53655-1

ONE HUNDRED TENTH

A N N U A L R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

EDWARD J. BIRRANE, JR.
INSURANCE COMMISSIONER

ONE SOUTH CALVERT STREET
BALTIMORE, MARYLAND - 21202

ISSUED: DECEMBER 15, 1981

BUSINESS OF 1980

HARRY HUGHES
GOVERNOR

JOHN J. CORBLEY
SECRETARY

STATE OF MARYLAND

EDWARD J. BIRRANE JR.
INSURANCE COMMISSIONER

DEPARTMENT OF LICENSING AND REGULATION
INSURANCE DIVISION
ONE SOUTH CALVERT STREET BALTIMORE, MARYLAND 21202
301 383-5606

MY DIRECT NUMBER IS 301/383- 4027

September 30, 1981

The Honorable John J. Corbley, Secretary
Department of Licensing & Regulation
One South Calvert Street
Baltimore, Maryland 21202

Dear Mr. Corbley:

The One Hundred-Tenth Annual Report of the Insurance Commissioner of the State of Maryland is submitted for your review and transmittal to the Governor and Members of the General Assembly.

The Report is submitted under the provisions of Section 23 of Article 48A and sets forth activities of the Division for the calendar year ending December 31, 1980. It includes a supplement thereto a statement of fees and taxes received by the Insurance Commissioner and paid by him into the State Treasury, for the fiscal year ended June 30, 1981.

Listed in this Report is a summary of significant insurance legislation passed during the 1981 Session of the Maryland General Assembly and Opinions of the Attorney General pertinent to the operations of this Division rendered during 1980.

The personnel of this Division are listed as of September 30, 1980.

Sincerely,

Edward J. Birrane, Jr.
Insurance Commissioner

EJBjr./SV:ebs

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PERSONNEL OF THE INSURANCE DIVISION

General Administration

Insurance Commissioner: Edward J. Birrane, Jr.; Asst. Commissioners: Thomas Paul Raimondi; Michael Connolly; Staff Specialist: Ted A. Hickman; Asst. Attorneys General: Michael L. Cohen; Thomas P. Barbera; Spec. Ins. Investigator: W. Ellison Ensor; Public Affairs Officer: Byron P. Roberts; Chief Enforcement Officer: Leroy Shaver; Administrative Aide II: Mrs. Dorothy R. Taylor; Office Secretary II: Norma Stull; Office Secretary I: Iris Magaziner; Fiscal Assoc.II: Margaret J. Smith; Fiscal Assoc.I: Helen Sparzak; Steno Clerk I: Carolet Daniel.

Examination & Auditing

Chief, Exam. & Property Bureau: Stanley Vinton; Chief Examiner: Burton J. Kitchen; Administrative Officer I: A. Ernest Long; Insurance Examiner V: Alfred Hermann, III; George M. Donhauser; Evia J. Christian; Ins. Examiner IV: Ilona Klasons; Insurance Examiner III: Paul Burget; Alfred Franz; Alexander Harrison; Robert Parker; Neel Reid; Moses Taylor, Jr.; Anthony Belletiere; Antonio Sadorra; James Russo; Floro de la Cruz; David Phillips; Insurance Examiner II: Homer Ervin; Ruth Goldstein; Calvert D. Gorman; Accountant/Auditor IV: William G. Lashley; Accountant/Auditor III: Richard Cunningham; Dominic Quaglione; Kenneth Sears; Fiscal Accounts Supervisor II: Jean Currence; Fiscal Assoc. II: Jean Gardner; Office Secretary II: Evelyn W. Schwartzman; Irene Ciurca; Office Secretary I: Isabelle Hoke; Beatrice Davis; Carlette R. Allen; Steno Clerk I; Glenda Bell.

Life and Health

Chief Life Actuary: Sidney A. Green; Actuary IV: Dennis Lafferty; J.B. Smith, Jr.; Antillio Stone; Actuary III: Nelson D. Ayling; James D. Douglas; Thomas A. Lavelle; Uno H. Marble; Howard Max; James D. Paterson; Gary Smith; Patrick Ring; Brenda Ledford; Actuary I: George Stover; R. Herman Richardson; Office Secretary III: Ruth Pundt; Jean Evans; Doris Tippett; Office Secretary II: Mary Kenny; Sue Wegnerowitz; Denise Strycharz; Office Secretary I: Bernice Thomas.

Rating Forms and Review

Actuary IV: Eugene A. Graham; Actuary III: Allen J. McGrath; John F. Crouse; David L. Royer; Alfred Forgione; Asst. Chief Enforcement Officer: John W. Munsey, Jr.; Office Secretary I: Geraldine Howard; Marilyn Johnson.

Education and Licensing

Services Supervisor: Rita L. Farb; Office SecretaryII: Shirley Holden; Office SupervisorI: Linda Dillow; Office Clerk II: Jacqueline Carpenter; Alfreda Chesniak; Margaret Conrad; Yvonne House; Eleanor Potter; Gloria Arnold; Office Clerk I: Dicie Hayes; Typist Clerk III: Denice Dowtin; Steno Clerk III: Sharon Potenziano; Typist Clerk II: Kar Davis.

Hearing Section

Chief Hearing Officer: James E. Sybert; Administrative Officer II: Joseph Epstein; Richard Globus; Lawrence Sears; Legal Advisor: Charles B. Kelly, Jr.; Office Secretary I: Lorraine Hogue; Typist Clerk IV: Sharon Bohon.

Complaint and Investigation

Ins. Invesigation Chief: J. Frank Nayden; Chief Ins. Investigator: Moses Lake; Ins. Investigator II: Stephen M. Donaldson; Raymond Grant; George R. Kaiss; Mary C. Loux; Samuel Nathanson; Thomas O'Hara; Howard P. Richmond; John H. Riggle; Tracy Schoonmaker; Norman D. Taylor; Office Sec. II: Dorothy Nance Taylor; Office Secretary I: Mary Craig; Marie Lonesome; Esther S. Singleton; Typist Clerk IV: Brenda Schautz.

Major Legislation Passed in 1981

The following is a summary of major legislation affecting the Insurance Division passed at the 1981 Session of the Maryland General Assembly and signed into Law under Chapters of Acts of 1981:

S.B. 17 (Chapter 510) Allows insurers to provide more than the statutory minimum amount of uninsured motorist coverage, and provides that this coverage is liable only to the extent it exceeds the limits of the uninsured's policy; defines uninsured motor vehicle; and clarifies types of policies that include uninsured motor vehicle coverage.

S.B. 167 (Chapter 100) Provides that certain expenses of certain examinations done by actuaries of the Maryland Insurance Division be paid by the person being examined.

S.B. 183 (Chapter 518) Requires Surplus Lines Brokers to file affidavits and pay premium receipt taxes within 45 days after last day of the month in which the insurance was placed.

S.B. 185 (Chapter 265) Applies the requirements of the Medicare Supplement and Specified Disease Act of 1980 to medicare supplement policies issued under nonprofit health plans for individual, and group and blanket health insurance.

S.B. 230 (Chapter 719) Requires a surety to notify, upon request, the bond holder of the reasons for cancellation, refusal to issue or renew a surety bond.

S.B. 269 (Chapter 526) Provides that money for travel expenses and living expense allowance received by the Insurance Division shall be held in a special revolving fund for the sole purpose of paying the costs of examinations of insurance companies.

S.B. 301 (Chapter 273) Allows the Board of Trustees of the Maryland Automobile Insurance Fund to take action against agents or brokers that owe it money; and provides for Notice and Hearing prior to any action of the Board and under limited circumstances after action has been taken by the Board.

S.B. 498 (Chapter 245) Prohibits an insurer under an automobile insurance policy from considering such records for purposes of reclassifying an insured in a classification entailing a higher premium.

S.B. 530 (Chapter 726) Requires all health insurance policies, contracts or certificates issued or delivered in Maryland to provide benefits for expenses arising from treatment of acute mental illnesses and emotional disorders which are subject to significant improvement through short-term therapy.

S.B. 616 (Chapter 9) Corrects outdated references to material included in the Health Occupation Article that pertain to various sections of the Insurance Code.

S.B. 640 (Chapter 557) Allows insurers to post a letter of credit to satisfy Maryland's capital and surplus requirements; and requires unauthorized insurers to comply with certain Maryland requirements with respect to finances, solvency and examinations.

S.B. 641 (Chapter 732) Provides that the Life and Health Insurance Guaranty Association is not responsible for claims of non-Maryland residents resulting from the insolvency of a Maryland company.

S.B. 687 (Chapter 560) Limits the right of surplus line brokers to place Surplus Line insurance with alien insurers that have qualified with the National Association of Insurance Commissioners Nonadmitted Insurer Information Office.

S.B. 688 (Chapter 733) Makes industrial insureds responsible for reporting transactions with unauthorized insurers and for paying premium receipt tax on such transactions.

S.B. 690 (Chapter 734) Deletes the requirement that a Maryland resident agent countersign insurance policies delivered in the State if the agent is from a state that reciprocates; provides that an insurance policy may not be deemed invalid because of the absence of certain required signatures; provides for equal pro rata portions of certain commissions; and generally relates to resident and nonresident agents.

S.B. 809 (Chapter 569) Allows insurers to use 1975 mortality tables, rather than 1958 tables, in computing reserves on term insurance; and sets minimum reserves on life insurance policies.

S.B. 1071 (Chapter 745) Allows premium finance companies to charge up to 13.8 percent add on interest, up from 12 percent add on; and increases service fee from $15 to $20.

S.B. 1124 (Chapter 599) Transfers the Workmen's Compensation Insolvency Fund from Workmen's Compensation Article to the Maryland Insurance Guaranty Association subtitle of the Insurance Article; provide that the Fund be administered through the Workmen's Compensation Account of the Maryland Insurance Guaranty Association; and clarifies certain language.

H.B. 5 (Chapter 142) Alters the minimum level of benefits that group health insurance shall provide for treatment of alcoholism by lowering the number of outpatient visits from 60 to 30 and limiting the total number of benefits combined to 120 days and visits during a person's life time; and provides that benefit for outpatient visits may be limited to not less than $1,000 during any year.

H.B. 373 (Chapter 610) Allows consumer loan companies to collect from the borrower, at the option of the borrower, the premium paid for involuntary unemployment insurance that covers payments on the loan while borrower is unemployed as long as the benefits paid do not exceed the then scheduled unpaid total payments of the loan; and authorized the Insurance Commissioner to regulate this insurance by establishing certain premium rates, and maximum rates of commission, compensation and renumeration.

H.B. 933 (Chapter 179) Allows premium finance companies to impose a fee of up to $10 to recoup the actual costs of processing a dishonored check.

H.B. 1111 (Chapter 669) Allows the winning party in a suit between a health care provider and a nonprofit health service plan based on fraud to be awarded costs and expense of the suit.

H.B. 1864 (Chapter 710) Lower from 15 percent to 10 percent the level of ownership in an insurer that is presumed to constitute control of a Maryland insurance company; and clarifies standards of proof.

1980 Regulations Issued

Regulation No.	
436M-1	Effective September 1, 1980 - Revision - Regulation was amended to reduce the prima facie maximum rates for credit life and credit health insurance by approximately 20%. It also introduced mandatory rating by case and established maximum rates of commission payable to agents for credit life and credit health insurance.

Publications of the Division

Copies of the Commissioner's Annual Report are submitted to the Secretary of the Department of Licensing and Regulation for review and transmittal to the Governor and Members of the General Assembly. They are also available to organizations or individuals requesting same. No charge is made.

The Maryland Insurance Code is available from the National Insurance Law Service, 20675 Bahama Street, P. O. Box 2507, Chatsworth, California 91311, at a price of $80.00. That charge includes corrections and supplements following each Legislative Session. Related Laws to the Code can be obtained from the National Insurance Law Service for $70.

Regulations of the Division are published by the National Insurance Law Service at a price of $65.00.

Receiverships

The American Centennial Life Insurance Company - On July 11, 1980, various books, records and equipment were transferred to Maryland and a Receivership office was opened at 305 West Chesapeake Avenue, Baltimore, Maryland 21204.

A close inter-relationship with the Maryland Life and Health Insurance Guaranty Association has resulted in the maintenance of all in-force policies and the payment of all covered claims thus far presented by the policyholders of American Centennial.

September 18, 1981, is the cut-off date assigned by the Court, for presentation of all non-policy claims against the Receivership.

The Receivership has advanced $600,000 in securities to the Maryland Life and Health Insurance Guaranty Association under Court Order to help offset payment of covered claims.

An action has been brought in Virginia to recover certain assets in that state. An action has also been brought in Georgia against various defendants whom the Receivership perceives to be liable in large part for forcing the company into liquidation.

A successful adjudication in the Georgia litigation may well pave the way for the ultimate rehabilitation of the company.

The entire spectrum of all Receivership activities is paid for solely out of the assets of the company, hence, no public money has ever been utilized for any purpose whatever in the management of the company.

The Maryland Indemnity Company - On or about March 3, 1976, the Maryland Indemnity Insurance Company consented to an Order of the Circuit Court of Baltimore City placing it into Rehabilitation, and appointing the Insurance Commissioner, Rehabilitator. During the period of Rehabilitation, the Company's financial strength steadily deteriorated and on September 16, 1977, the Insurance Commissioner petitioned the Court to terminate the Rehabilitation and place the Company in Liquidation. On December 16, 1977, the Insurance Commissioner was appointed Receiver by the Court. Mr. Preston Tull was appointed Special Deputy Insurance Commissioner to act as Receiver for the Commissioner. Assets of Maryland Indemnity Insurance Company have been marshalled by the Receiver amounting to $2,000,000.00. Claims filed with the Receiver against the assets amount to $5,869,772.75 with additional claims still to be received from the various Guaranty Associations on open claims still being adjusted by them. A plan of operations to ostensibly close out the Maryland Indemnity Insurance Company Receivership in the calendar year 1982 is currently being pursued.

The National Guild Insurance Company - Form No. 1, to State Department of Assessments and Taxation filed, with letter from Deputy Insurance Commissioner dated January 31, 1980. The Union Trust Company checking account was closed on December 17, 1980. Outstanding checks in the amount of $6,831.85 was paid to Comptroller of the Treasury, Miscellaneous Revenue Division, Abandoned Property. The Equitable Trust Company account remains open to allow for disposition of final accounting.

The National Motors Insurance Company - During March and April, Receivership records were moved from 1 S. Calvert Building to 10 S. Calvert Street. This Receivership's only checking account in Union Trust Company continues to remain open to allow for one outstanding check to clear before closing.

The Olympic Insurance Company of America - Collections of assessments continued to be received in order to release judgments against former policyholders. The reserve funds remaining when cleared, will be closed through Maryland National Bank.

Section Reports to the Commissioner

Assistant Attorneys General - The Assistant Attorneys General assigned to the Insurance Division act primarily as counsel to the Commissioner of Insurance and the members of the Insurance Division. The Assistant Attorneys General's primary task is to interpret the Insurance Code for the Insurance Division and supply the necessary statutory construction in the form of Attorney General Opinions, advice of counsel letters or oral communication. Another important function of the Assistant Attorneys General is that of litigation. The Assistant Attorneys General defend suits against the Commissioner and appeals from his administrative orders, as well as institute suits on behalf of the Commissioner to enforce the provisions of the Insurance Code.

All legislation proposed by the Insurance Division to the General Assembly is reviewed for legal sufficiency by the Assistant Attorneys General. All regulations proposed by the Division undergo the same review process. The Assistant Attorneys General aid the Commissioner in his statutory role as Receiver or Liquidator of insolvent insurance companies.

Among the many other duties of the Assistant Attorneys General are the drafting and review of legal forms for the Division, answering correspondence from other State Insurance Departments and advising individual members of the Division on legal problems that arise with their assigned regulatory duties.

The following information is submitted in connection with the Attorney General's Opinions issued for the period January 1, 1980 through December 31, 1980.

Opinions of the Attorney General to the Insurance Commissioner and Related Opinions (January 1, 1980 - December 31, 1980)

Division Docket No.	
0-354	January 23, 1980 - It is the Opinion of the Attorney General that the McCarron-Ferguson Act authorizes the State of Maryland to impose the requirements of Article 48A, Section 354L of the Maryland Code on group health insurance contracts covering residents and persons employed in Maryland, despite the potential burden such regulation imposes on interstate commerce. Further, if there are sufficient contacts between the insurer and the State, these requirements may be imposed, consonant with the requirements of the Due Process Clause, on contracts that are not issued in this State and that do not affect only Maryland residents.
0-355	February 13, 1980 - It is the Opinion of the Attorney General that Article 48A, Section 387A of the Maryland Code, which defines wholesale life insurance and regulates the particular types of entities permitted to sponsor wholesale life insurance programs, does not permit a public utility, a bank, a technical trade publication, or a credit union to qualify as wholesale life insurance sponsors for their respective customers, subscribers, or members.
0-356	March 26, 1980 - It is the Opinion of the Attorney General that Article 48A, Section 354(c) of the Maryland Code permits a nonprofit health insurer to cancel, refuse to underwrite, or refuse to renew a health insurance contract if the reason stated as the basis of this action (1) is not based in part on in whole on irrelevant considerations such as race, color, religion, creed, sex, national origin, or place of residence, (2) is grounded on facts that are true, and (3) is the actual reason underlying this action. Specifically, assuming Diethylstilbestrol (DES) is believed to be a cancer-causing drug, a nonprofit health insurer could cancel, refuse to underwrite, or refuse to renew a health insurance contract for an insured who was exposed to DES.
0-355	October 14, 1980 - It is the Opinion of the Attorney General that Article 48A, Section 557 et seq., assuming a finding of "lack of availability" as required by Section 561(e), is sufficiently broad to permit certain educational bodies to obtain professional liability insurance under a Plan of Operation to include: (1) members of boards of directors, trustees, and regents, etc., of public institutions of higher education; and (2) members of boards of directors, trustees, and regents, etc., of private and parochial educational institutions.

Examination and Auditing Section

The preparation and control of rendering invoices for Annual Statement Filing Fees and incurred cost of company examinations.

Auditing and examinations of approximately 975 Annual Statements required to be filed annually by insurance companies licensed in the State of Maryland; recordation of filed reports on changes in management or stock ownership; changes in management or stock ownership; analysis of and the processing of filings from insurance companies applying to become accepted reinsurers or surplus line insurers.

Type, assemble and distribute Reports on Examination made of Maryland insurance companies. Examine and report on Quarterly Financial Statements required of certain licensed companies; review Reports on Examination of foreign insurance companies licensed in Maryland.

Auditing affidavits, Monthly and Semi-annual Reports required to be filed by each licensed Surplus Lines Broker.

Compile and file statistical data on insurance companies licensed in Maryland. Maintain control and supplemental filings to the Annual Statement of each licensed insurer. Annually compile, assemble and distribute a Directory of Licensed Insurers, Licensed Motor Clubs and Rating and Advisory Organizations, a Directory of Authorized Reinsurers, and a Directory of Surplus Line Insurers. Process and distribute Supplements to the Directory. Compile and furnish statistical data and information for the Maryland Automobile Insurance Fund, the Maryland Guaranty Association and other associations or Governmental agencies.

The duties and responsibilities of those employees assigned to the performance of the field operations are summarized as follows:

Under the provisions of Section 30 of Article 48A of the Annotated Code of Maryland (1972 Replacement Volume, as amended) the Insurance Commissioner shall examine the affairs, transactions, accounts, records and assets of each authorized insurer, management company or owned or controlled subsidiary of such insurer, and each rating organization as often as he deems advisable. He is required to examine each domestic insurer not less frequently than every four (4) years in the case of life insurers, and three (3) years in the case of other than life insurers. Section 18(2) provides for the appointment or employment of examiners to conduct or assist in examinations of insurers.

It is the function of the field insurance examiners to examine the affairs and condition of insurance companies authorized to transact the business of insurance in this State at the home office and branch offices of the company throughout the United States and to examine surplus line brokers.

During the calendar year 1980, the field insurance examiners employed and assigned to the Examination and Auditing Section conducted a special examination of the Joint Insurance Association.

Maryland field insurance examiners conducted or participated in the examination of 23 insurance companies, 3 Health Maintenance Organizations and 37 surplus line brokers.

Actions Regarding Companies - 1980

During the intervening period between January 1, 1980 and December 31, 1980, the Insurance Division of the Maryland Department of Licensing and Regulation processed the following actions initiated by insurance companies:

Applications for Admission -

Pending December 31, 1979		185
Received during 1980		92
Total		277
Original Certificates of Authority issued	102	
Applications rejected and/or voluntarily withdrawn	83	
Total		185
Pending December 31, 1980		92

Life-Health Actuarial Section - The Life Health Actuarial Section is concerned with the actuarial aspects of the regulation of life insurance and health insurance. Every form of life insurance policy, health insurance policy, and annuity contract issued in this State must be submitted to the Insurance Commissioner for prior approval. The review of these forms represents one of the chief functions of the Section.

The Section also is charged with making an annual valuation of the reserve liabilities of life insurance companies operating in the State of Maryland. Since the reserves representing these liabilities are generally the largest liability items of the respective life insurers, this work is most important in connection with determining the solvency of the companies concerned.

When domestic life companies are examined, the Life Section cooperates in the examination not only as to the reserve liabilities, but also in regard to other asset and liability items of an actuarial nature, such as dividends payable, deferred premiums receivable, and nonforfeiture benefits granted. During the course of examination, problems relating to procedures, methods, management policies and company surplus levels are generally reviewed and discussed with the examiners as well as with the officers of the companies being examined.

This Section reviews applications for licenses of health maintenance organizations, reviews the forms and contracts of these organizations, and maintains an ongoing liaison with existing Maryland health maintenance organizations and those in course of formation in the State.

This Section also reviews rate filings to see that the rates are not insufficient, insecure or impracticable, and in the case of health insurance rate filings, to see that the benefits provided in the policies are reasonable in relation to the premiums charged. For credit life and health insurance, rate filings are reviewed to ascertain compliance with the regulation regarding these rates.

Companies issuing credit life or credit health insurance must file detailed reports annually regarding these operations. The reports are reviewed carefully to see whether the rate standards are being adhered to and also whether the standards should be revised.

Reports are solicited from all insurers doing health insurance business in Maryland with regard to procedures employed by the companies to control health insurance costs.

The Section is frequently called upon to assist the Complaint and Investigation Section in connection with numerous technical questions regarding complaints. In addition, the Section directly handled over 2,500 inquiries and complaints in 1980 which were referred to it for various reasons.

Applications for admission of life companies to Maryland are reviewed by the Life Section and recommendations are made to the Commissioner based on this review. In 1980 there were 104 such reviews made.

During the year 1980 the Life-Health Actuarial Section processed and examined approximately 22,000 forms of life and health policies and annuity contracts. About 1,150 premium rate filings were received and reviewed. The Section handled almost 27,000 pieces of correspondence.

The amount of life insurance in force in domestic Maryland companies as of December 31, 1980 was $24,296,521,422, the reserves for which the Section certified.

As of December 31, 1980, over three million persons in Maryland were covered by life insurance under eight million policies, the face amount of which was about $67,040,000,000, an increase of 12% over the prior year.

The amount of new ordinary life insurance currently being purchased in Maryland is approximately $6,600,000,000 annually, an increase of 13 1/2% over the prior year.

The average amount of life insurance in force per family in Maryland at the end of 1980 was $42,100, an increase over the corresponding 1979 figure of $38,700.

Rating and Forms Review Section - The Rating and Forms Review Section is responsible for the review and examination of property and casualty insurance filings (including title, Workmen's Compensation, and Mortgage Indemnity in addition to the general property and casualty) pertaining to rates, manuals, policies, rate schedules, or rating plans and every modification of any of the foregoing which the filer proposes to use. The section attempts to promote the public welfare by regulating insurance rates to the end that they shall not be excessive, inadequate, or unfairly discriminatory. It submits recommendations to the Commissioner on action to be taken on filings involving rate increases or more restrictive policy provisions which cause the equivalent of a change in rates.

Application for admission of property-casualty and title insurance companies to Maryland are reviewed by the Chief of the section and recommendations are made to the Commissioner based on this review.

In addition to the above, it reviews statistics or data submitted by motor clubs to substantiate that fees collected are reasonable in relation to services rendered, reviews applications filed for rates on a consent basis for approval or disapproval, processes individual risk filings, reviews statistical plans for the reporting of premiums and losses, and processes registrations of premium finance companies.

The following is a summary of the filings received and action taken during the year:

SUMMARY OF FILINGS RECEIVED AND ACTION TAKEN

1980

Line	Rules & Rates			Forms			Deviations			Total		
	Appr.	Disap.	Total	Appr.	Disap.	Total	Appr.	Disap.	Total	Appr.	Disap.	Total
Automobile	395	20	415	231	11	242	29	-	29	655	31	686
Burglary	17	-	17	28	-	28	-	-	-	45	-	45
Fire & Allied Lines	76	3	79	74	1	75	19	-	19	169	4	173
Glass	5	-	5	9	-	9	1	-	1	15	-	15
Homeowners	190	1	191	116	1	117	41	-	41	347	2	349
General Liability	176	32	208	128	11	139	7	-	7	311	43	354
Inland Marine	76	2	78	83	-	83	22	-	22	181	2	183
Comml.Multi-Peril	280	23	303	238	8	246	30	2	32	548	33	581
Fidelity-Surety	63	2	65	34	-	34	3	-	3	100	2	102
Title	6	-	6	8	-	8	-	-	-	14	-	14
Workmen's Comp.	13	1	14	20	-	20	-	-	-	33	1	34
Other - Misc.	144	5	149	158	9	167	-	-	-	302	14	316
TOTAL	1,441	89	1,530	1,127	41	1,168	152	2	154	2,720	132	2,852

Consent-to-Rate Applications Totaling 1,625 Were Processed.

Qualification and Licensing Section

The Qualification and Licensing Section is responsible for examining individuals for insurance qualifications and issuing agents, brokers, insurance advisers, public fire adjusters, and miscellaneous licenses. This section is also responsible for the filing of trade names used by agents and brokers. Partnerships and corporations who wish to be licensed are also qualified by this section.

Applications for insurance examinations must have qualified either by experience or by the successful completion of an approved study course. The study course for life & health requires 60 hours; for property & casualty, 94 hours. Examinations are administered by ETS (Educational Testing Service) twice each month at five (5) locations in Maryland. Over 6,700 examinations were given annually. Once an individual is qualified by examination, he may become licensed as either an agent for one of Maryland's admitted insurers, or as a broker eligible to place business with all licensed companies. A resident broker may also be issued a license as Surplus Lines Broker.

Approximately 150,000 licenses were issued annually. The fee for agents licenses are $5.00 initially and $2.00 for renewal. For resident brokers, the applicant pays a fee of $25.00 and a $5,000 bond to the State of Maryland. Fees for non-resident licenses are retaliatory.

The licensing Section also issues approximately 500 certificates for motor club representatives for which no examination is required.

Licenses, Trade Names, Certifications, and Examinations

Shown below are figures for licenses issued, agency or trade name filings, certifications issued, and examinations given for the year 1980:

Insurance Licenses -		
Resident and Non-Resident Agents' Individual and Corp/Prtnrship Renewal Appointments	112,585	
New Resident Agents' Individual Licenses	23,360	
New Non-Resident Agents' Individual Licenses	4,182	
New Resident Agents' Corp/Prtnrship Licenses	1,704	
New Non-Resident Agents' Corp/Prtnrship Licenses	325	
Total Number of Agents' Licenses Issued		142,156
New Resident Brokers' Individual Licenses	301	
Renewal Resident Brokers' Individual Licenses	2,030	
New Resident Brokers' Corp/Prtnrship Licenses	34	
Renewal Resident Brokers' Corp/Prtnrship Licenses	381	
New Non-Resident Brokers' Individual Licenses	203	
Renewal Non-Resident Brokers' Individual Licenses	1,184	
New Non-Resident Brokers' Corp/Prtnrship Licenses	32	
Renewal Non-Resident Brokers' Corp/Prtnrship Licenses	197	

New Surplus Lines Brokers' Licenses	29	
Renewal Surplus Lines Brokers' Licenses	145	
Total Number of Brokers' Licenses Issued		4,536
New Insurance Advisers' Licenses	20	
Renewal Insurance Advisers' Licenses	126	
New Public Adjusters' Licenses	2	
Renewal Public Adjusters' Licenses	16	
Temporary Life and Health Insurance Licenses	2,459	
New Motor Club Representatives Certificates	127	
Renewal Motor Club Representatives Certificates	414	
Total Number of Miscellaneous Licenses Issued		3,164
TOTAL NUMBER OF LICENSES ISSUED		149,856

Agency or Trade Name Filings -	
New Filings	592
Amendments to Filings	1,117
Certifications (Agents and/or Brokers) -	
Under Seal	7,978
Analysis of Qualifying Examinations Given -	
Maryland Examinations Given During Period	6,757

Complaint and Investigation, Enforcement, Special Investigation Sections -

The activities of these Sections involve every type of insurance and as many different individual situations as reflected in the number of complaints and inquiries handled. Citizens question the manner in which insurance companies deal with policyholders and claimants and these Sections endeavor to solve the citizens' problems. The majority of the matters they handle involve the cancellation or nonrenewal of policies, delayed or unsatisfactory service, denial of claims and premium refunds. Many of the cases handled by these Sections do not involve a violation of the Law or it appears that no clear violation is intended. However, when there is a violation of State Law involving an insurance agent or broker, the necessary corrective action is initiated by these Sections.

These Sections are responsible for the auditing and inspection of more than 28,000 Brokers and Agents throughout the State.

In those instances where an investigation results in the need for a hearing, these Sections prepare and present the case for Hearing.

Investigators visit communities all over the State to provide an advisory service to these areas. Announcements to local news media are distributed in advance to notify the public of the availability of this service.

During the calendar year 1980, a total of 17,079 written complaints were received of which 7,145 were justified. There were 40,839 inquiries received. An inquiry is usually made by telephone and concerns a question or subject that can be satisfactorily concluded on the bases of a single conversation.

As a result of processing the justified complaints made to this Section, a total of $2,976,741.00 was recovered for Maryland residents from insurance companies, agents or brokers.

Under provisions of Legislation effective January 1, 1973, there were 7,521 instances where policyholders took advantage of administrative procedures to protest and request hearings against proposed cancellation or nonrenewal action by their insurer.

Hearing Section - The Hearing Section is basically responsible for receiving; evaluating; investigating; issuing of charges; preparing for hearings; scheduling of hearings; obtaining of evidence at hearings; conducting hearings; issue subpoenas; and issuance of Orders following hearings, rehearings, and preparing the record on appealed cases, all in connection with matters wherein a violation of the insurance laws is alleged of a licensee or former licensee of the Division. Collateral duties include review of proposed legislation, attendance at legislative hearings and special assignments. Due to the nature of and specialty work of this Section, effort is also extended in handling of inquiries and complaints from the public concerning hearing matters.

A large part of hearing volume continued to be referred to this Section for hearing as a result of enactment of law which was first effective in 1973 concerning the matter of automobile policy terminations.

A total of 1,073 formal hearings were conducted during the year. Of these 869 involved policy termination matters and 204 were of miscellaneous types mostly of a disciplinary nature. Of the termination hearings held, 20 were later settled by post-hearing conference.

A total of 386 additional files were received for hearing to determine whether the insurer should be ordered to continue the policy, which it had attempted to terminate. These cases were resolved by pre-hearing conferences to the satisfaction of the insured, voluntary renewal of the policy, or withdrawal of the protest by the insured.

Additional miscellaneous files were referred to and handled by this Section upon which no hearing procedure was concluded. Each case was reviewed and investigated before a decision was made. In most cases, the complainant was satisfied and withdrew the request for further disciplinary action.

There were 36 cases appealed for which transcripts were prepared for presentment in Court.

FINANCIAL TABLES
SHOWING ASSETS, LIABILITY AND SURPLUS TO POLICYHOLDERS AT DECEMBER 31, 1980

These statistics were compiled from the 1980 Annual Statements filed with the Division prior to audit and from the National Association of Insurance Commissioners, Insurance Industry Data Base, of companies licensed to do business in Maryland. Further statistics are available in the Examination and Auditing Section of this Division.

NOTE: Property and Casualty Insurance Company tables one through six, Direct Premiums Written and Direct Losses Incurred are for Maryland only and Gain From Underwriting and Gain From Investments are on a Nationwide basis.

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000 **TABLE NO. 1**

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC STOCK								
AMERICO INS CO	MD	594	41	36,270	23,487	12,782	1,747	2,257
BLUE RIDGE INS CO	MD	460	167	6,948	738	6,210	392	386
CAVALIER INS CORP	MD	44	2,086	77,597	48,960	28,637	-2,849	4,177
COASTLINE INS CO	MD	578	246	10,848	9,065	1,783	-233	863
COMMERCIAL CREDIT MORTGAGE INS CO	MD	512	34	12,563	3,314	9,248	-1,018	805
EASTERN INDEMNITY CO OF MARYLAND	MD	539	8	3,156	386	2,769	55	154
FIDELITY & DEPOSIT CO	MD	0	0	2,382	6	2,376	0	131
FIDELITY & DEPOSIT CO OF MARYLAND	MD	5,858	4,224	228,218	120,376	107,842	6,279	10,874
INS CO OF MARYLAND	MD	0	0	2,678	82	2,596	-4	203
MARYLAND AUTOMOBILE INS FUND	MD							
MARYLAND CASUALTY CO	MD	25,754	13,996	1,372,467	1,004,157	368,310	-31,391	163,407
OLD REPUBLIC MORTGAGE ASSURANCE CO	MD	2	0	2,231	21	2,210	0	192
PARAMOUNT INS CO	MD	2,561	1,875	2,332	1,544	788	45	203
PENINSULA INS CO	MD	4,067	1,829	6,203	4,126	2,077	10	308
UNITED STATES FIDELITY & GUARANTY CO	MD	39,217	22,370	3,973,209	2,945,259	1,027,951	94,307	204,454
*TOTALS		80,186	46,876	5,737,102	4,161,521	1,575,579	67,340	388,504

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000 **TABLE NO. 2**

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC MUTUAL								
BALTIMORE EQUITABLE SOCIETY	MD	190	225	17,584	4,326	13,259	-462	997
BRETHREN MUTUAL INS CO	MD	8,814	5,180	12,437	5,720	6,717	-232	854
COMMONWEALTH MUTUAL INS CO OF AM	MD	1,053	313	745	290	455	63	65
FARMERS & MECH MU I ASN OF CECIL CTY	MD	509	553	528	148	380	-72	39
FARMERS MUTUAL F I C OF DUG HILL	MD	428	149	1,213	168	1,045	69	86
GRANGERS MUTUAL INS CO	MD	1,924	1,043	4,512	2,568	1,944	37	258
HARFORD MUTUAL INS CO	MD	9,901	5,516	28,704	19,011	9,692	1,130	1,471
INTERNATIONAL INS CO OF TACOMA PK MD	MD	6,157	2,986	63,901	46,850	17,051	-2,532	4,452
MEDICAL MUTUAL LIAB INS SOC OF MD	MD	18,472	16,855	82,810	78,016	4,794	-7,960	5,868
MONTGOMERY MUTUAL INS CO	MD	9,981	5,365	22,670	12,031	10,638	299	1,234
MUTUAL FIRE INS CO IN CALVERT COUNTY	MD	376	253	1,251	237	1,014	-41	93
MUTUAL FIRE INS CO OF CARROLL COUNTY	MD	1,075	469	3,335	406	2,929	92	205
MUTUAL INS CO OF FREDERICK COUNTY	MD	1,444	908	5,620	848	4,771	-92	296
TANEYTOWN MUTUAL FIRE INS CO	MD	115	8	275	32	243	6	20
*TOTALS		60,429	39,823	245,585	170,651	74,932	-9,695	15,938

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000 TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
AETNA CASUALTY & SURETY CO	CT	67,129	44,646	6,519,558	5,280,402	1,239,155	-278,174	395,203
AETNA CASUALTY & SURETY CO OF AM	CT	0	0	5,921	577	5,344	-212	599
AETNA CASUALTY & SURETY CO OF IL	IL	0	0	822,141	681,021	141,120	-31,071	51,137
AETNA FIRE UNDERWRITERS INS CO	CT	766	342	10,321	78	10,243	0	630
AETNA INS CO	CT	15,522	8,912	1,823,795	1,505,413	318,382	-80,214	104,177
AFFILIATED FM INS CO	RI	793	580	127,068	90,288	36,780	-2,733	8,884
AGRICULTURAL INS CO	SD	74	2	4,046	37	4,008	0	206
AGWAY INS CO	NY	30	2	27,832	22,371	5,461	-6,310	1,733
AIU INS CO	NY	1,445	1,256	81,572	58,501	23,071	213	2,613
ALL AMERICA INS CO	OH	0	0	23,932	16,142	7,790	-662	1,398
ALLIANZ INS CO	CA	508	187	134,363	103,245	31,617	-9,592	8,597
ALLSTATE INDEMNITY CO	IL	4,782	3,838	30,025	17,794	12,231	0	1,733
ALLSTATE INS CO	IL	99,528	74,386	8,054,919	5,683,783	2,371,136	-163,983	495,802
AMERICAN & FOREIGN INS CO	DE	4,084	1,122	140,102	106,022	34,080	-2,096	8,156
AMERICAN ALLIANCE INS CO	AZ	7	309	4,560	407	4,153	0	506
AMERICAN AUTOMOBILE INS CO	MO	3,593	2,690	530,297	445,151	85,146	-4,213	45,168
AMERICAN AUTOMOBILE INS CO OF IL	IL	0	0	7,771	266	7,505	0	523
AMERICAN BANKERS INS CO OF FL	FL	1,886	469	145,689	124,112	21,577	-10,371	9,156
AMERICAN CASUALTY CO OF READING	PA	1,531	412	282,304	214,030	68,274	-6,606	9,402
AMERICAN CENTENNIAL INS CO	DE	633	33	185,165	131,298	53,868	13,860	11,586
AMERICAN CREDIT INDEMNITY CO OF NY	NY	390	152	78,736	32,692	46,044	2,392	5,006
AMERICAN DRUGGISTS INS CO	OH	251	24	57,738	23,993	33,744	-432	1,398
AMERICAN ECONOMY INS CO	IN	461	361	247,038	139,480	107,559	3,616	15,132
AMERICAN EMPLOYERS INS CO	MA	1,670	597	384,379	305,548	78,831	-13,165	21,063
AMERICAN FIDELITY CO	VT	0	0	6,454	3	6,451	0	363
AMERICAN FIDELITY FIRE INS CO	NY	192	490	35,776	27,339	8,437	-298	1,431
AMERICAN FIRE & CASUALTY CO	FL	1	0	34,498	19,836	14,660	-200	1,890
AMERICAN GUARANTEE & LIABILITY IN CO	NY	1,552	1,076	90,150	71,073	19,077	-3,416	5,870
AMERICAN HOME ASSURANCE CO	NY	436	554	903,983	685,723	218,260	2,483	45,772
AMERICAN INDEMNITY CO	TX	0	0	97,701	66,755	30,945	-4,077	4,329
AMERICAN INDEPENDENT REINSURANCE CO	NY	0	0	38,241	11,954	26,288	-4,359	1,479
AMERICAN INS CO	NJ	27,962	14,086	984,979	744,116	240,863	-7,022	91,880
AMERICAN INTEGRITY INS CO	PA	205	36	3,944	2,104	1,840	-47	254
AMERICAN LIVE STOCK INS CO	IL	1,145	213	13,723	8,510	5,213	563	565
AMERICAN MORTGAGE INS CO	NC	333	43	96,952	74,282	22,669	1,484	4,489
AMERICAN MOTORISTS INS CO	IL	11,599	7,679	833,961	667,553	166,407	584	40,253
AMERICAN MUNICIPAL BOND ASR CORP	NY	0	0	42,426	19,099	23,326	1,596	3,023
AMERICAN NATIONAL FIRE INS CO	NY	5,762	2,940	36,917	25,510	11,407	-1,442	3,876
AMERICAN POLICYHOLDERS INS CO	MA	272	267	39,206	31,063	8,143	-4,214	2,918
AMERICAN PROTECTION INS CO	IL	470	33	5,302	1,000	4,302	0	159

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
AMERICAN REINSURANCE CO	DE	1	-48	1,290,067	1,066,726	223,340	-44,835	94,299
AMERICAN ROAD INS CO	MI	660	491	228,143	88,654	139,490	9,909	12,745
AMERICAN SECURITY INS CO	GA	708	141	130,280	79,452	50,828	421	6,451
AMERICAN STAR INS CO	NY	0	0	23,398	18,302	5,096	-3,688	1,135
AMERICAN STATES INS CO	IN	1,320	1,546	714,941	462,210	252,732	-8,012	34,748
AMERICAN STATES INS CO OF TEXAS	TX	0	0	5,832	23	5,808	0	270
AMERICAN UNION INS CO OF NEW YORK	NY	0	0	97,425	69,746	27,679	-1,438	5,537
AMERICAN UNIVERSAL INS CO	RI	604	123	201,756	162,442	39,314	-4,708	11,400
ARGONAUT INS CO	CA	10,034	3,730	1,159,602	744,531	415,071	-25,936	50,150
ASSOCIATED INDEMNITY CORP	CA	10,652	6,987	131,922	111,370	20,551	-1,053	7,169
ASSURANCE CO OF AMERICA	NY	712	490	8,449	24	8,426	0	608
ATLANTA CASUALTY CO	GA	0	0	17,662	10,461	7,201	550	1,041
ATLANTA INTERNATIONAL INS CO	NY	657	542	45,598	32,128	13,470	253	2,680
ATLANTIC INS CO	TX	0	0	16,171	6,786	9,386	-281	900
ATLAS ASSURANCE CO OF AMERICA	NY	104	88	41,056	16,212	24,844	22	2,882
AUTOMOBILE CLUB INS CO	OH	0	0	31,967	18,523	13,443	1,458	1,485
AUTOMOBILE INS CO OF HARTFORD CT	CT	1,054	262	69,838	28,152	41,687	-1,068	4,899
BALBOA INS CO	CA	776	514	169,260	116,861	52,398	4,204	10,757
BANKERS & SHIPPERS INS CO OF NY	NY	142	207	42,119	32,106	10,014	-2,744	3,116
BANKERS MULTIPLE LINE INS CO	IA	178	99	68,711	40,433	28,278	33	5,255
BANKERS STANDARD INS CO	FL	9	69	65,229	49,196	16,033	-1,300	2,820
BAY STATE INS CO	MA	797	379	34,140	18,170	15,970	-383	1,895
BIRMINGHAM FIRE INS CO OF PA	PA	234	33	100,409	77,298	23,111	284	3,412
BITUMINOUS CASUALTY CORP	IL	2,540	1,155	393,353	318,014	75,340	-5,144	21,799
BITUMINOUS FIRE & MARINE INS CO	IL	476	194	16,776	5,109	11,667	2,813	1,080
BOSTON OLD COLONY INS CO	MA	695	351	37,742	32,473	5,269	-1,581	1,988
CALVERT INS CO	PA	-50	24	7,734	178	7,556	-407	1,952
CAMDEN FIRE INS ASN	NJ	191	43	256,077	134,760	121,318	-1,786	17,467
CANAL INS CO	SC	0	0	54,798	37,145	17,653	587	4,056
CAROLINA CASUALTY INS CO	FL	711	378	43,319	33,530	9,788	-159	2,132
CARRIERS INS CO	IA	289	410	63,083	45,895	17,188	489	3,329
CENTAUR INS CO	IL	0	0	51,680	38,388	13,292	-1,144	4,845
CENTENNIAL INS CO	NY	2,424	1,513	133,874	97,780	36,094	1,157	7,035
CENTRAL NATIONAL INS CO OF OMAHA	NE	3,730	1,310	112,804	70,465	42,339	718	8,132
CENTURY INDEMNITY CO	CT	6	-23	8,640	137	8,502	0	556
CHARTER OAK FIRE INS CO	CT	3,701	3,128	265,915	210,019	55,896	-6,813	9,500
CHEROKEE INS CO	TN	629	397	23,388	17,360	6,028	-3,519	1,599
CHICAGO INS CO	IL	502	716	33,907	20,725	13,182	-469	1,321
CHRISTIANIA GENERAL INS CORP OF NY	NY	0	0	35,874	22,227	13,648	-2,087	2,300
CHRYSLER INS CO	MI	221	131	55,409	15,193	40,216	-1,695	10,346

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
CHURCH INS CO	NY	316	172	21,181	4,967	16,214	160	1,908
CIM INS CORP	NY	1,438	847	27,436	8,031	19,405	3,163	1,552
CITY INS CO	NJ	132	38	39,906	25,620	14,286	-1,281	2,688
COLONIAL INS CO OF CALIFORNIA	CA	0	0	16,092	8,720	7,372	-2,983	1,320
COLONIAL PENN FRANKLIN INS CO	PA	4,412	2,721	71,413	36,264	35,150	131	7,131
COLONIAL PENN INS CO	MA	4,739	2,573	428,559	326,128	102,430	4,747	31,402
COLUMBIA ACCIDENT & HEALTH INS CO	PA	0	0	8,525	6,026	2,499	-87	628
COMMERCE & INDUSTRY INS CO	NY	984	420	241,258	193,632	47,626	710	8,626
COMMERCIAL INS CO OF NEWARK NJ	NJ	1,555	1,532	221,004	162,727	58,277	-7,904	36,403
COMMERCIAL LOAN INS CORP	WI	47	0	36,760	21,727	15,033	800	2,352
COMMERCIAL MORTGAGE INS INC	WI	0	0	7,597	2,702	4,895	14	439
COMMERCIAL STANDARD INS CO	TX	1	0	16,360	12,854	3,506	-2,437	113
COMMERCIAL UNION CUSTON INS CO	DE	0	0	4,669	10	4,659	0	357
COMMERCIAL UNION INS CO	MA	10,914	3,793	1,348,046	1,047,343	300,703	-45,908	54,327
COMMONWEALTH MORTGAGE ASSURANCE CO	PA	49	0	12,177	3,090	9,087	-1,017	1,077
CONNECTICUT INDEMNITY CO	CT	231	236	36,026	25,818	10,208	-522	2,479
CONTINENTAL CASUALTY CO	IL	15,551	12,636	3,057,706	2,211,315	846,392	-65,119	123,168
CONTINENTAL INS CO	NH	19,933	11,446	1,146,515	917,158	229,357	-39,520	69,119
COUNTRYWIDE INS CO	CA	0	0	7,936	2,429	5,506	493	483
COVENANT INS CO	CT	0	0	35,492	27,557	7,935	-1,112	2,155
CRITERION INS CO	DC	6,110	4,404	115,359	84,663	30,696	1,714	5,596
CUMIS INS SOCIETY INC	WI	2,970	2,824	99,907	72,153	27,755	-4,993	7,284
DAIRYLAND INS CO	WI	25,489	16,797	284,514	176,417	108,096	10,407	23,770
DEPENDABLE INS CO INC	FL	140	323	38,017	27,505	10,512	408	1,462
EAGLE STAR INS CO OF AMERICA	NY	57	94	52,554	34,218	18,335	-91	3,482
ELECTRIC INS CO	MA	509	481	33,350	19,667	13,683	1,606	1,950
EMCASCO INS CO	IA	93	11	18,800	9,636	9,164	193	1,289
EMMCO INS CO	IN	8	28	74,344	33,792	40,552	4,222	8,081
EMPLOYERS CASUALTY CO	TX	119	124	392,630	297,406	95,224	15,072	17,089
EMPLOYERS FIRE INS CO	MA	1,595	497	159,696	125,480	34,216	-5,401	8,725
EMPLOYERS REI CP	MO	242	228	1,156,305	932,709	223,596	-25,320	64,199
EQUITABLE GENERAL INS CO	IA	97	69	298,807	221,354	77,452	4,633	51,974
ERIE INS CO	PA	2,240	1,430	19,815	15,737	4,078	0	294
EXCALIBUR INS CO	MN	2	0	31,796	25,657	6,139	-640	1,243
EXCEL INS CO	IN	127	1	38,885	26,316	12,569	1,905	2,865
EXCELSIOR INS CO	NY	683	195	36,773	28,831	7,942	-1,977	2,079
FEDERAL INS CO	NJ	13,559	6,493	1,343,449	1,008,617	334,832	-279	47,581
FEDERAL KEMPER INS CO	IL	11,233	6,743	111,312	87,998	23,314	-4,720	7,033
FIDELITY & CASUALTY CO OF NY	NH	3,484	2,010	363,611	296,482	67,130	-14,227	30,269
FIDELITY & GUARANTY INS CO	IA	211	28	7,091	73	7,018	0	452

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
FIDELITY & GUARANTY INS UDWRS INC	OH	16,478	7,285	35,084	339	34,745	0	1,558
FIRE & CASUALTY INS CO OF CT	CT	1,132	351	15,225	9,070	6,155	-174	1,046
FIRE INS CO OF QUAKER CITY	PA	786	163	40,767	24,710	16,057	2,855	1,076
FIREMANS FUND INS CO	CA	14,992	9,102	3,121,430	2,223,712	897,719	-17,555	198,531
FIREMENS INS CO OF NEWARK NJ	NJ	1,423	1,006	1,260,550	863,539	397,010	-41,101	92,179
FIREMENS INS CO OF WASHINGTON DC	DC	1,516	911	8,707	4,941	3,767	298	519
FIRST FINANCIAL INS CO	IL	93	42	11,018	6,992	4,025	199	564
FIRST GENERAL INS CO	GA	40	23	5,466	2,006	3,460	30	253
FIRST NATIONAL INS CO OF AMERICA	WA	583	174	111,545	78,171	33,374	-488	5,760
FOREMOST GUARANTY CORP	MI	0	0	29,246	12,938	16,307	159	2,333
FOREMOST INS CO	MI	1,736	746	288,724	205,836	82,888	9,643	14,448
FORUM INS CO	RI	125	76	37,872	26,116	11,756	-2,714	3,412
GENERAL INS CO OF AMERICA	WA	1,441	1,105	521,534	376,095	145,440	-2,257	42,646
GENERAL REINSURANCE CORP	DE	291	137	2,682,078	2,001,508	680,570	9,595	128,709
GERMANTOWN INS CO	PA	27	14	20,842	3,556	17,286	299	787
GLENS FALLS INS CO	DE	3,252	1,620	86,475	66,612	19,863	-3,162	2,555
GLOBE INDEMNITY CO	DE	723	53	504,001	363,882	140,119	-7,186	31,288
GOVERNMENT EMPLOYEES INS CO	DC	70,694	52,939	1,095,602	812,281	283,321	18,321	57,877
GRANITE STATE INS CO	NH	738	422	5,711	94	5,616	0	293
GREAT AMERICAN INS CO	OH	1,621	1,165	1,276,426	859,943	416,483	-46,621	110,670
GREAT GLOBAL ASSURANCE CO	AZ	10	0	4,679	2,276	2,403	-23	261
GREAT NORTHERN INS CO	MN	2	6	76,487	57,337	19,150	394	3,766
GUARANTEE INS CO	DE	0	0	61,393	51,372	10,021	155	4,315
GULF INSURANCE CO	MO	0	0	182,846	105,908	76,939	-4,944	10,786
HAMILTON INS CO	DC	0	0	7,689	3,802	3,886	70	445
HANOVER INS CO	NH	884	2,060	616,771	440,242	176,529	-8,019	29,617
HARBOR INS CO	CA	1,242	1,901	222,085	132,651	89,433	1,061	15,630
HARCO NATIONAL INS CO	NY	77	75	38,596	29,385	9,211	-640	3,367
HARTFORD ACCIDENT & INDEMNITY CO	CT	39,005	22,511	2,458,866	1,787,585	671,281	-43,794	143,576
HARTFORD CASUALTY INS CO	NJ	3,897	2,332	331,994	256,383	75,611	-7,500	20,765
HARTFORD FIRE INS CO	CT	14,496	5,984	3,295,690	1,950,485	1,345,204	-51,872	159,444
HARTFORD SM BOIL INSPECTION & INS	CT	1,788	452	272,779	122,611	150,168	10,619	12,990
HAWKEYE SECURITY INS CO	IA	6	1	79,886	56,316	23,571	-1,985	3,610
HEALTH INS OF VERMONT INC	VT	0	0	0	0	0	0	0
HEALTH SERVICE INC	IL	0	0	0	0	0	0	0
HIGHLANDS INS CO	TX	204	11	484,670	362,225	122,445	-8,169	28,805
HOME & AUTOMOBILE INS CO	IL	0	0	25,099	14,185	10,913	138	2,185
HOME CASUALTY & SURETY CO	DC	2	0	1,378	81	1,297	7	123
HOME GUARANTY INS CORP	VA	151	-2	8,178	4,070	4,107	231	756
HOME INDEMNITY CO	NH	585	9,192	342,424	284,725	57,699	-14,096	19,769

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
HOME INS CO	NH	11,242	6,916	2,956,535	2,316,817	639,717	-110,449	192,206
HOME INS CO OF INDIANA	IN	0	0	37,293	25,620	11,673	-1,253	3,415
HORACE MANN INS CO	FL	1,922	1,376	177,528	131,100	46,428	1,180	11,756
ILLINOIS NATIONAL INS CO	IL	0	0	11,611	64	11,547	0	460
IMPERIAL CASUALTY & INDEMNITY CO	NE	467	500	47,354	25,470	21,884	5,599	2,238
INA UNDERWRITERS INS CO	CA	3,306	2,248	258,904	160,897	98,006	-4,600	9,085
INDEMNITY INS CO OF NORTH AM	NY	21	1	31,949	2,274	29,674	1,362	1,237
INDUSTRIAL INDEMNITY CO	CA	177	1,000	633,202	510,306	122,896	-5,384	32,748
INLAND NATIONAL INS CO	IL	0	0	3,154	1	3,153	0	134
INS CO OF NORTH AMERICA	PA	45,375	25,884	3,656,836	2,823,440	833,397	-76,407	103,214
INS CO OF THE STATE OF PENNSYLVANIA	PA	719	603	238,592	193,244	45,348	710	8,266
INTEGRITY INS CO	NJ	1,850	455	55,470	33,110	22,360	5,610	2,397
INTERNATIONAL FIDELITY INS CO	NJ	26	4	9,807	8,055	1,751	-632	524
INTERNATIONAL INS CO	IL	333	98	167,131	138,115	29,016	-1,500	8,706
INVESTORS MORTGAGE INS CO	IL	562	72	94,471	81,307	13,164	6,729	7,105
JEFFERSON INS CO OF NEW YORK	NY	53	311	80,624	63,392	17,232	-2,429	4,171
JEFFERSON PILOT FIRE & CASUALTY CO	NC	145	104	22,554	13,509	9,045	272	1,663
JOHN DEERE INS CO	NY	800	568	134,818	99,972	34,846	12,656	5,209
KANSAS CITY FIRE & MARINE INS CO	MO	1,228	518	40,479	32,628	7,850	-1,581	2,454
KEMPER SECURITY INS CO	IL	0	-1	5,393	1	5,392	-7	24
KENTUCKY CENTRAL INS CO	KY	17	1	7,199	4,086	3,112	39	376
KEYSTONE INS CO	PA	5,150	4,366	168,552	121,271	47,281	-7,005	9,640
LIBERTY MORTGAGE INS CORP	WI	198	-42	21,704	14,952	6,752	345	1,182
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	166	-12	100,505	66,474	34,031	-3,930	5,760
MARINE INDEMNITY INS CO OF AMERICA	NY	0	1	11,128	4,558	6,570	97	743
MASSACHUSETTS BAY INS CO	MA	21	31	6,256	11	6,245	0	388
MASSACHUSETTS CASUALTY INS CO	MA	0	0	0	0	0	0	0
MEAD REINSURANCE CORP	IL	0	0	31,905	19,516	12,389	1,631	1,884
MEDICAL INDEMNITY OF AMERICA INC	OH	8	0	37,775	21,186	16,590	-2,623	3,373
MERCHANTS INS CO OF NH INC	NH	65	167	23,314	19,729	3,585	-3,850	1,465
MERITPLAN INS CO	CA	38	43	8,460	469	7,991	467	332
METROPOLITAN PROPERTY & LIAB INS CO	DE	423	300	993,797	797,059	196,739	-92,846	83,604
MGIC INDEMNITY CORP	WI	580	172	132,490	82,074	50,415	3,766	10,245
MID CENTURY INS CO	CA	0	0	25,191	4,139	21,052	4	1,236
MIDLAND INS CO	NY	953	504	179,440	145,994	33,447	-1,503	10,356
MINNEHOMA INS CO	OK							
MISSION INS CO	CA	616	931	552,687	390,254	162,432	22,992	24,246
MISSION NATIONAL INS CO	CA	17	2	99,882	13,909	85,973	613	1,410
MONARCH INS CO OF OHIO	OH	326	196	74,204	55,433	18,771	-4,070	6,893
MONTGOMERY WARD INS CO	IL	0	0	49,629	29,406	20,224	-1,680	3,073

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
MORTGAGE GUARANTY INS CORP	WI	3,008	1,843	734,273	559,981	174,291	-269	40,917
MOTOR CLUB OF AMERICA INS CO	NJ	0	0	66,067	62,996	3,071	-4,964	1,979
MOTORS INS CORP	NY	3,690	2,209	964,079	712,825	251,254	-315	40,320
NATIONAL AMERICAN INS CO	NE	15	7	54,530	30,936	23,593	-2,892	3,349
NATIONAL AMERICAN INS CO OF NEW YORK	NY	399	224	55,197	38,124	17,073	-1,316	5,070
NATIONAL BONDING & ACCIDENT INS CO	NY	45	1	6,212	3,688	2,524	-1,682	428
NATIONAL CASUALTY CO	MI	582	360	132,764	99,681	33,083	-3,989	7,745
NATIONAL FIRE INS CO OF HARTFORD	CT	2,462	1,936	647,046	519,857	127,188	-16,044	15,175
NATIONAL GENERAL INS CO	MO	1,191	693	25,088	18,167	6,921	222	1,276
NATIONAL INDEMNITY CO	NE	631	233	456,117	190,856	265,260	5,504	33,639
NATIONAL PROPERTY OWNERS INS CO	TN	0	0	10,710	6,476	4,234	-1,901	797
NATIONAL REINSURANCE CORP	DE	0	0	318,685	244,173	74,512	-10,148	18,229
NATIONAL SURETY CORP	IL	2,617	1,090	659,448	559,192	100,257	-5,267	46,619
NATIONAL UNION FIRE INS CO OF PITTSB	PA	12,885	5,636	906,954	735,779	171,176	3,052	35,642
NATIONWIDE GENERAL INS CO	OH	2,701	2,469	14,059	7,459	6,600	-685	575
NETHERLANDS INS CO	NH	0	0	23,250	15,230	8,020	-565	1,961
NEW ENGLAND REINSURANCE CORP	MA	0	0	156,664	120,383	36,281	-1,004	8,839
NEW HAMPSHIRE INDEMNITY CO INC	NH	0	0	3,423	2	3,422	0	167
NEW HAMPSHIRE INS CO	NH	2,447	1,513	898,011	677,516	220,495	6,414	35,274
NEW YORK UNDERWRITERS INS CO	NY	115	85	231,698	170,928	60,770	-5,000	15,482
NEWARK INS CO	NJ	52	11	121,468	90,932	30,536	-1,797	7,764
NIAGARA FIRE INS CO	DE	165	41	85,284	66,062	19,222	-3,162	5,746
NORTH AMERICAN CO FOR PROP & CAS INS	NY	0	-1	71,399	52,063	19,336	-41	5,049
NORTH AMERICAN REINSURANCE CORP	NY	0	0	672,079	527,957	144,122	-16,428	24,170
NORTH RIVER INS CO	NJ	2,078	1,165	616,127	496,655	119,471	-5,352	32,442
NORTHBROOK PROPERTY & CAS INS CO	IL	0	0	92,244	45,830	46,413	-819	6,801
NORTHERN ASSURANCE CO OF AMERICA	VT	1,677	383	116,924	70,628	46,297	-3,038	5,650
NORTHERN INS CO OF NEW YORK	NY	3,880	2,549	24,097	84	24,013	0	2,032
NORTHLAND INS CO	MN	308	213	45,654	26,214	19,440	1,301	2,681
NORTHWESTERN NTL CASUALTY CO	WI	2,944	1,647	4,894	68	4,826	0	307
NORTHWESTERN NTL INS CO	WI	5,765	2,498	331,259	264,124	67,135	2,908	16,543
OCCIDENTAL FIRE & CASUALTY CO OF NC	NC	826	315	40,415	27,481	12,934	-506	2,234
OHIO CASUALTY INS CO	OH	13,390	7,482	826,745	493,649	333,096	4,432	30,452
OHIO INDEMNITY CO	OH	22	9	509	233	276	-47	30
OHIO SECURITY INS CO	OH	722	821	15,409	6,344	9,064	385	892
OLD GENERAL INS CO	PA	131	59	8,415	4,181	4,234	-27	799
OLD REPUBLIC INS CO	PA	475	-70	614,562	498,085	116,476	19,188	26,369
OMAHA INDEMNITY CO	WI	397	103	34,606	17,369	17,237	-3,574	1,870
PACIFIC EMPLOYERS INS CO	CA	5,902	4,131	317,973	258,908	59,065	-7,401	18,140
PACIFIC INDEMNITY CO	CA	142	194	344,013	265,192	78,821	2,372	13,716

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
PEERLESS INS CO	NH	770	280	168,837	128,458	40,379	-5,298	11,257
PENINSULAR FIRE INS CO	FL	0	0	53,950	41,877	12,073	-2,787	2,658
PENNSYLVANIA GENERAL INS CO	PA	1,022	666	179,024	89,829	89,196	-1,266	9,798
PENNSYLVANIA MANUFACTURERS ASN INS C	PA	7,216	3,429	694,903	600,941	93,963	225	47,263
PENNSYLVANIA MORTGAGE INS CO	PA	19	0	10,287	2,572	7,715	-99	771
PETROLEUM CASUALTY CO	TX	66	-11	20,072	15,703	4,369	913	1,624
PHILADELPHIA UNITED FIRE INS CO	PA	1	0	1,028	65	963	-9	67
PHOENIX ASSURANCE CO OF NEW YORK	NH	1,266	617	246,404	160,534	85,870	-8,991	12,828
PHOENIX INS CO	CT	1,374	1,095	998,680	733,386	265,294	-24,530	40,757
PLANET INS CO	WI	2,997	1,130	21,265	14,161	7,104	-385	1,512
PMI MORTGAGE INS CO	AZ	1,065	-168	116,630	74,464	42,166	7,272	7,513
POTOMAC INS CO	PA	72	236	576,175	296,860	279,315	-3,983	31,369
PREMIER INS CO	CA	20	29	78,051	46,160	31,891	2,470	4,627
PRESIDIO INS CO	IN	0	0	24,871	18,912	5,959	-1,464	1,621
PROGRESSIVE AMERICAN INS CO	FL	0	0	38,920	26,910	12,010	2,076	1,225
PROGRESSIVE CASUALTY INS CO	OH	0	0	195,665	119,455	76,210	9,548	11,787
PROGRESSIVE SPECIALTY INS CO	OH	0	0	16,666	11,206	5,459	830	757
PROPRIETORS INS CO	OH	341	194	45,866	39,973	5,893	-6,487	1,708
PROTECTIVE INS CO	IN	311	214	89,468	61,972	27,495	672	5,071
PROTECTIVE NATIONAL INS CO OF OMAHA	NE	2	4	21,027	10,201	10,826	1,161	1,632
PROVIDENCE WASHINGTON INS CO	RI	16	14	165,221	106,925	58,296	-1,407	17,148
PRUDENTIAL PROPERTY & CAS INS CO	NJ	9,102	6,034	1,238,049	912,106	325,943	-72,872	102,892
PRUDENTIAL REINSURANCE CO	DE	3	25	1,259,754	1,091,728	168,025	899	105,259
PURITAN INS CO	CT	2,988	1,459	152,915	97,255	55,660	2,944	9,563
RANGER INS CO	DE	477	166	200,624	150,709	49,914	-1,204	10,452
REINSURANCE CORPORATION OF NEW YORK	NY	1	0	141,671	106,248	35,423	-6,800	9,564
RELIANCE INS CO	PA	17,830	8,464	1,449,557	1,075,976	373,580	-33,879	134,030
REPUBLIC INS CO	DE	4,015	2,757	426,278	319,290	106,988	-5,088	11,952
REPUBLIC MORTGAGE INS CO	NC	613	63	37,793	21,407	16,386	739	2,571
RLI INS CO	IL	273	110	30,081	20,473	9,608	691	1,405
ROCKWOOD INS CO	PA	220	225	104,192	86,435	17,757	3,545	9,835
ROYAL EXCHANGE ASSURANCE OF AM INC	NY	893	294	32,327	20,189	12,138	477	1,433
ROYAL INDEMNITY CO	DE	576	119	341,043	242,429	98,614	-4,791	21,384
ROYAL INS CO OF AMERICA	IL	13,190	5,753	741,286	560,672	180,614	-11,078	45,485
S&H INS CO	CA	41	13	41,732	28,300	13,431	-1,197	2,075
SAFECO INS CO OF AMERICA	WA	7,655	3,831	715,026	533,650	181,376	-3,232	52,855
SAFEGUARD INS CO	CT	473	197	201,276	151,575	49,701	-2,994	12,272
SAINT PAUL FIRE & MARINE INS CO	MN	16,599	10,070	3,328,527	2,632,207	696,320	-73,290	173,066
SAINT PAUL GUARDIAN INS CO	MN	981	546	9,408	1	9,408	0	573
SAINT PAUL MERCURY INS CO	MN	3,150	2,797	17,660	1	17,659	0	674

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
SEABOARD SURETY CO	NY	344	172	88,839	45,832	43,007	3,407	8,164
SECURITY CASUALTY CO	IL	33	6	63,109	49,937	13,172	-8,492	2,128
SECURITY INS CO OF HARTFORD	CT	4,726	2,765	180,435	139,006	41,429	-2,784	11,443
SELECT WAY INS CO	NJ	129	44	15,503	10,902	4,601	879	716
SELECTED RISKS INS CO	NJ	10,842	6,760	249,759	190,195	59,564	285	12,939
SENTRY INDEMNITY CO	WI	54	1	43,723	35,463	8,260	-5,822	3,178
SOUTH CAROLINA INS CO	SC	255	222	174,759	115,026	59,733	-2,276	9,602
SOUTHERN HOME INS CO	SC	0	0	31,501	16,614	14,887	-71	1,547
SOUTHERN INS CO	TX	272	155	12,454	9,366	3,087	-1	851
STANDARD FIRE INS CO	CT	11,635	6,788	383,645	282,836	100,809	-10,681	25,685
STANDARD GUARANTY INS CO	GA	0	0	43,037	29,111	13,925	880	2,769
STATE CAPITAL INS CO	NC	0	0	19,995	14,749	5,246	-1,345	1,291
STATE FARM FIRE & CASUALTY CO	IL	45,252	30,103	3,080,881	2,150,319	930,562	-31,894	169,282
STATE FARM GENERAL INS CO	IL	3,055	1,174	30,219	23,604	6,615	0	781
STATESMAN INS CO	IN	0	0	14,682	10,689	3,992	-421	933
STONEWALL INS CO	AL	1	0	163,927	103,447	60,480	-1,824	21,484
SUN INS CO OF NEW YORK	NY	266	98	43,053	24,587	18,466	536	2,053
SWITZERLAND GENERAL INS CORP OF NY	NY	0	0	30,274	18,451	11,822	-1,690	1,917
TICOR MORTGAGE INS CO	CA	1,333	197	147,014	89,297	57,716	11,031	10,444
TRANSAMERICA INS CO	CA	3,377	1,584	947,052	746,411	200,641	-12,656	46,055
TRANSCONTINENTAL INS CO	NY	8	98	123,536	91,719	31,817	-2,831	3,940
TRANSIT CASUALTY CO	MO	1,969	1,064	179,135	136,018	43,117	750	9,876
TRANSPORT INDEMNITY CO	CA	78	88	133,260	106,903	26,357	1,252	10,096
TRANSPORT INSURANCE CO	IA	1,850	51	197,429	148,018	49,411	2,774	15,200
TRANSPORTATION INS CO	IL	6,616	4,920	17,102	553	16,549	0	905
TRAVELERS INDEMNITY CO	CT	33,834	27,598	4,751,904	3,578,743	1,173,161	-105,172	212,728
TRAVELERS INDEMNITY CO OF AMERICA	GA	1,189	676	39,453	28,939	10,514	0	608
TRAVELERS INDEMNITY CO OF ILLINOIS	IL	0	0	76,668	67,774	8,894	-2,109	2,343
TRAVELERS INDEMNITY CO OF RI	RI	3,214	3,220	491,394	396,396	94,998	-7,933	24,223
TRAVELERS INS CO	CT	0	0	0	0		0	0
TWIN CITY FIRE INS CO	MN	7,125	3,763	91,185	64,106	27,079	-1,875	6,285
UNDERWRITERS INS CO	IL	804	285	38,515	27,409	11,106	156	1,481
UNITED EQUITABLE INS CO	IL	504	125	30,195	24,311	5,884	363	2,321
UNITED FIRE INS CO	NY	132	57	13,623	11,902	1,721	-1,040	678
UNITED GTY RESIDENTIAL INS CO OF IA	IA	717	-22	157,931	119,822	38,109	12,274	7,223
UNITED GTY RESIDENTIAL INS CO OF NC	NC	6	8	23,319	7,577	15,742	180	864
UNITED PACIFIC INS CO	MA	3,714	1,969	203,694	154,982	48,713	-3,850	11,855
UNITED STATES FIRE INS CO	NY	7,351	6,234	1,399,634	1,134,275	265,359	-11,739	66,391
UNITED STATES LIABILITY INS CO	PA	3	-13	28,457	13,589	14,868	1,881	1,910
UNIVERSAL REINSURANCE CORP	NJ	271	291	84,916	70,801	14,115	-4,603	4,518

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
UNIVERSAL UNDERWRITERS INS CO	MO	5,738	3,212	287,102	164,652	122,450	23,438	17,568
USAA CASUALTY INS CO	TX	40	2	162,500	120,123	42,376	-6,935	11,573
VALIANT INS CO	IA	272	112	4,115	7	4,107	0	231
VALLEY FORGE INS CO	PA	6,852	4,500	116,180	91,723	24,457	-2,831	4,143
VANGUARD INS CO	TX	25	14	11,901	739	11,162	402	652
VEREX ASSURANCE INC	WI	772	79	158,370	130,815	27,555	-8,437	10,674
VIGILANT INS CO	NY	1,604	510	230,959	182,955	48,004	-6,585	10,413
VISTA INS CO	MI	0	0	7,119	67	7,052	-36	465
WASHINGTON INTERNATIONAL INS CO	AZ	224	107	5,109	2,740	2,369	-236	434
WAUSAU UNDERWRITERS INS CO	WI	1,667	1,292	86,872	64,420	22,451	1,539	5,971
WEST AMERICAN INS CO	CA	8,835	4,966	582,644	373,200	209,443	11,452	30,190
WESTCHESTER FIRE INS CO	NY	194	234	628,516	509,840	118,676	-5,357	34,140
WESTERN CASUALTY & SURETY CO	KS	0	0	472,880	293,693	179,187	4,762	18,755
WESTERN EMPLOYERS INS CO	CA	40	4	131,870	104,243	27,627	3,919	7,538
WESTERN FIRE INS CO	KS	0	0	247,101	134,515	112,586	2,450	12,468
WESTERN SURETY CO	SD	542	60	42,755	22,969	19,786	2,944	2,100
WESTFIELD INS CO	OH	0	0	125,957	82,992	42,965	467	5,982
YASUDA FIRE & MARINE INS CO OF AM	NY	0	0	31,919	16,028	15,891	-929	1,841
*TOTALS		1,031,049	647,557	113,761,280	83,633,347	30,127,905	-1,798,901	6,547,154

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
ABBEY CASUALTY INS CO OF DC	DC							
ALLEGHENY MUTUAL CASUALTY CO	PA	1,936	1	2,828	1,029	1,799	3	311
ALLENDALE MUTUAL INS CO	RI	1,751	-2,740	859,173	621,627	237,546	-51,465	59,134
AMALGAMATED CAS INS CO	DC	450	283	5,180	2,402	2,778	116	411
AMERICAN HARDWARE MUTUAL INS CO	MN	600	934	193,714	141,588	52,125	-2,730	10,162
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	912	568	182,007	104,812	77,195	-23	12,446
AMERICAN MUTUAL INS CO OF BOSTON	MA	2,657	1,409	116,911	95,920	20,991	2,659	8,093
AMERICAN MUTUAL LIABILITY INS CO	MA	5,538	2,844	484,603	401,553	83,050	10,637	32,698
AMICA MUTUAL INS CO	RI	3,623	1,998	425,323	243,698	181,624	29,768	24,254
ARKWRIGHT BOSTON MFRS MUTUAL INS CO.	MA	3,012	-211	732,308	383,890	348,418	3,339	34,290
ATLANTIC MUTUAL INS CO	NY	1,557	234	402,613	292,962	109,651	3,584	20,070
BANKERS MUTUAL INS CO	DC	1,779	1,061	2,352	1,712	640	-207	135
CAMBRIDGE MUTUAL FIRE INS CO	MA	1,174	908	72,900	46,309	26,591	-597	3,334
CENTRAL MUTUAL INS CO	OH	458	340	183,284	134,111	49,172	-2,443	9,046
CHESTER COUNTY MUTUAL INS CO	PA	410	312	7,963	4,371	3,592	-1,045	534
COVENANT MUTUAL INS CO	CT	0	0	41,613	28,034	13,579	-1,112	886
ELECTRIC MUTUAL LIABILITY INS CO	MA	1,490	1,111	310,978	243,812	67,166	25,648	21,632
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	6,827	903	2,280,579	1,748,512	532,066	1,570	141,491
EMPLOYERS MUTUAL CASUALTY CO	IA	145	2	329,306	231,903	97,403	4,316	17,024
EVERETT CASH MUTUAL INS CO	PA	0	0	4,707	3,479	1,228	-763	226
EXCESS MUTUAL REINSURANCE CO	DE	0	0	9,657	5,274	4,382	-557	771
FARMERS FIRE INS CO	PA	125	82	7,060	3,960	3,100	-432	487
FARMERS MUTUAL HAIL INS CO OF IOWA	IA	0	0	67,658	29,432	38,226	-6,055	3,248
FARMERS RELIANCE INS CO OF NJ	NJ	179	59	39,774	22,252	17,521	155	1,735
FEDERATED MUTUAL INS CO	MN	13	9	406,700	265,369	141,331	3,772	22,047
FLORISTS MUTUAL INS CO	IL	221	56	32,095	17,493	14,602	2,159	1,467
GRAIN DEALERS MUTUAL INS CO	IN	0	0	71,981	52,161	19,820	-3,303	4,000
GRAPHIC ARTS MUTUAL INS CO	NY	514	92	30,665	22,859	7,827	307	1,686
GREATER NEW YORK MUTUAL INS CO	NY	285	31	175,339	118,843	56,495	-3,500	9,648
HARLEYSVILLE MUTUAL INS CO	PA	14,661	8,684	367,029	275,296	91,734	4,535	20,781
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	24	7	9,783	7,381	2,402	-10	657
IDEAL MUTUAL INS CO	NY	1,169	-24	101,545	89,070	12,476	-48	3,598
JEWELERS MUTUAL INS CO	WI	222	120	14,315	12,411	1,904	-2,806	669
LIBERTY MUTUAL FIRE INS CO	MA	42,232	31,016	635,575	501,567	134,008	2,113	38,237
LIBERTY MUTUAL INS CO	MA	19,936	18,102	5,605,683	4,571,425	1,034,258	19,157	326,851
LITITZ MUTUAL INS CO	PA	592	506	25,755	10,078	15,678	-1,540	1,362
LUMBER MUTUAL INS CO	MA	8	0	45,970	31,715	14,254	-261	2,595
LUMBERMENS MUTUAL CASUALTY CO	IL	22,281	16,144	1,995,959	1,258,326	737,632	223	109,835
LUMBERMENS MUTUAL INS CO	OH	918	297	100,599	72,368	28,231	-2,442	4,525
MENNONITE MUTUAL INS ASN	PA	17	46	933	110	822	48	81

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
MERCHANTS & BUS MENS MUTUAL INS CO	PA	309	287	19,733	9,930	9,803	1,633	1,147
MERCHANTS MUTUAL INS CO	NY	558	446	194,017	175,915	18,102	-34,622	12,060
MERRIMACK MUTUAL FIRE INS CO	MA	193	33	121,872	60,518	61,354	-731	4,848
MFA MUTUAL INS CO	MO	0	0	319,578	165,157	154,420	-6,130	19,722
MICHIGAN MUTUAL INS CO	MI	69	23	547,493	427,988	119,505	-2,857	32,045
MIDWEST MUTUAL INS CO	IA	31	-65	23,453	15,283	8,170	-615	2,121
MILLERS MUTUAL INS CO	PA	717	174	17,167	6,565	10,601	1,033	764
MILLERS NATIONAL INS CO	IL	2	4	27,562	18,307	9,255	-14	1,292
MUTUAL BENEFIT INS CO	PA	254	49	12,562	4,019	8,542	-340	888
MUTUAL PROTECTIVE INS CO	NE	68	54	28,394	19,440	8,954	90	1,488
MUTUAL SERVICE CASUALTY INS CO	MN	0	0	145,253	101,367	43,886	-1,417	8,591
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	54	7	18,006	13,013	4,993	2,455	1,095
NATIONAL GRANGE MUTUAL INS CO	NH	2,177	1,670	164,941	130,946	33,995	-9,779	10,584
NATIONWIDE MUTUAL FIRE INS CO	OH	21,305	13,292	440,606	299,106	141,499	11,529	24,614
NATIONWIDE MUTUAL INS CO	OH	91,904	52,879	2,796,135	1,854,389	941,746	-3,163	137,274
OHIO FARMERS INS CO	OH	8	0	212,694	108,303	104,391	583	5,204
PARADISE MUTUAL INS CO	PA	0	0	2,446	816	1,630	-165	128
PAWTUCKET MUTUAL INS CO	RI	183	182	30,541	15,049	15,491	1,454	2,073
PENN MUTUAL FIRE INS CO	PA	2,222	1,484	15,690	10,824	4,866	-2,540	1,352
PENNSYLVANIA LUMBERMENS MUTUAL INS C	PA	994	42	39,452	12,755	26,697	2,549	2,487
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	351	338	47,187	26,475	20,712	-1,331	2,912
PENNSYLVANIA MTL MUTUAL CAS INS CO	PA	11,848	6,861	300,257	236,086	64,171	1,822	18,015
PHILADELPHIA MANUFACTURERS MU I C	PA	1,027	419	162,988	122,664	40,324	-9,020	13,239
PREFERRED RISK MUTUAL INS CO	IA	340	200	160,539	92,917	67,621	1,617	8,433
PROTECTION MUTUAL INS CO	IL	1,008	319	495,418	374,464	120,954	-20,824	32,857
PUBLIC SERVICE MUTUAL INS CO	NY	464	215	267,857	212,574	55,283	-4,555	17,270
SENTRY INS A MUTUAL CO	WI	3,155	2,235	818,565	588,228	230,337	7,889	32,478
SHELBY MUTUAL INS CO OF SHELBY OHIO	OH	704	164	200,742	154,511	46,231	-5,096	10,314
STATE AUTOMOBILE MUTUAL INS CO	OH	12,763	6,840	289,353	170,703	118,651	-2,392	12,756
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	116,650	80,410	10,289,934	5,247,592	5,042,342	269,700	422,367
TRI COUNTY MENNONITE MUTUAL INS CO	PA	46	4	908	55	851	26	74
UNIGARD MUTUAL INS CO	WA	55	5	417,851	319,236	98,614	-5,216	20,029
UTICA FIRE INS CO OF ONEIDA CTY NY	NY	0	0	10,255	7,997	2,259	-633	806
UTICA MUTUAL INS CO	NY	4,536	1,410	446,971	358,586	88,385	4,967	26,549
VIRGINIA MUTUAL INS CO	VA	0	0	12,726	8,890	3,836	-1,037	633
WINDSOR MOUNT JOY MUTUAL INS CO	PA	537	289	3,907	2,203	1,704	-224	201
*TOTALS		412,253	255,454	35,485,489	23,471,985	12,013,492	227,416	1,839,167

PROPERTY AND CASUALTY COMPANIES

TABLE NO. 5

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
ALIED COMPANIES								
ALLIANCE ASSURANCE CO LTD US BR	NY	22	3	70,764	44,559	26,204	167	3,925
BELGIAN GEN INS CO CO N AMER MGR INC	NY	0	0	15,317	8,379	6,939	46	1,602
GENERAL ACC F & L ASR CORP LTD US BR	PA	9,208	4,468	1,023,302	390,161	633,141	-5,017	12,594
LONDON ASSURANCE US BR	NY	1	1	103,265	66,733	36,532	181	5,322
MUNICH REINSURANCE CO US BR	NY	0	0	161,047	122,256	38,791	-6,952	12,446
NICHIDO F & M INS CO LTD CO N A MGR	NY	0	0	18,474	11,139	7,335	23	1,552
SEA INS CO LTD US BR	NY	104	95	73,742	51,011	22,732	63	3,701
SUN INS OFFICE LTD US BR	NY	123	21	105,970	72,483	33,488	777	5,567
TAISHO MAR & FIRE INS CO LTD US BR	NY	0	1	24,607	11,127	13,480	-306	2,924
TOKIO MARINE & FIRE INS CO LTD US BR	NY	93	92	123,201	85,350	37,851	-1,752	7,799
ZURICH INS CO US BR	NY	7,814	6,842	797,684	635,792	161,891	-30,743	47,202
*TOTALS		17,365	11,523	2,517,373	1,498,990	1,018,384	-43,513	104,634

TABLE NO. 6

MARYLAND INCOME, DISBURSEMENTS, AND FINANCIAL CONDITION, YEAR ENDING DECEMBER 31, 1980 - $000

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB. EXCEPT CAPITAL	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN INTER-INSURERS & RECIPROCAL EXCHANGES								
CALNERS EXCHANGE SUBSCRIBERS	IL	822	39	19,793	10,604	9,189	1,239	937
CASUALTY RECIP EXCHANGE	MO	1,818	924	80,028	62,343	17,685	6,045	3,293
ERIE INS EXCHANGE	PA	27,482	15,905	439,310	324,490	114,820	-2,151	23,702
FARMERS INS EXCHANGE	CA	0	0	2,404,451	1,775,664	628,788	-14,209	107,615
LUMBERMENS UNDERWRITERS ALLIANCE	MO	493	164	108,348	50,231	58,117	14,047	6,421
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	55	11	2,804	943	1,860	213	183
NATIONAL INS UNDERWRITERS	MO	158	56	12,054	9,947	2,107	-522	531
RECIPROCAL EXCHANGE	MO	1	0	32,452	23,969	8,483	2,748	1,388
SOUTHERN STATES INS EXCHANGE	VA	673	161	9,150	3,425	5,725	1,208	574
STATE AUTO INS ASN	IN	0	0	46,434	38,469	7,965	-4,039	2,541
TRUCK INS EXCHANGE	CA	61	23	789,982	639,241	150,741	15,801	37,521
UNITED SERVICES AUTOMOBILE ASN	TX	21,450	17,843	1,384,236	732,668	651,568	100,947	69,248
WARNER RECIPROCAL INSURERS	IL	58	45	8,751	4,749	4,002	391	570
*TOTALS		53,071	35,171	5,337,793	3,676,743	1,661,050	121,718	254,524

DOMESTIC AND FOREIGN TITLE INSURANCE COMPANIES - 12/31/80

TABLE NO. 7

Maryland Corporations	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Maryland Business 1980 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
District Realty Title Ins. Corp. Wash. D.C.	$ 9,909,480	$ 4,568,015	$ 5,341,465	$ 2,212,776	$ 12,500	$
Security Title Guarantee Corp. of Balto., Md.	3,825,012	1,336,265	2,488,747	1,582,841	29,929	1,000
Title Guarantee Company, Balto. Md.	12,205,506	6,540,002	5,665,504	3,087,645	33,190	18,007
Totals Domestic Companies	$ 25,939,998	$ 12,444,282	$ 13,495,716	$ 6,883,262	$ 75,619	$ 19,007
Foreign Companies						
American Title Insurance Company, Fla.	$ 38,762,517	$ 25,240,382	$ 13,522,135	$ 96,204	$	100
Berks Title Insurance Company, Pa.	11,413,115	2,932,932	8,480,182	346,959	196	
Chelsea Title & Guaranty Company, N.J.	7,288,207	5,818,660	1,469,546	487,730	35,551	13,214
Chicago Title Insurance Company, Missouri	118,825,686	83,082,290	35,743,396	1,236,775	35,882	18,693
City Title Insurance Company, N. Y.	3,333,234	2,177,916	1,155,318	-	-	-
Columbia Real Estate Title Ins. Co., Wash D.C.	4,210,780	1,521,827	2,688,953	588,035	23,660	27,695
Commonwealth Land Title Ins. Company, Pa.	71,563,024	48,817,785	22,745,239	1,843,242	65,532	78,687
Continental Title Ins. Company, N.J.	3,337,762	1,534,538	1,803,224	-	-	-
First American Title Ins. Co., California	67,433,527	32,767,595	34,665,932	648,735	-	-
Industrial Valley Title Ins. Company, Pa.	14,225,959	4,975,704	9,250,255	1,282	-	-
Jefferson-Pilot Title Ins. Company, N.C.	7,404,061	1,156,095	6,247,966	-	-	-
Lawyers Title Insurance Corp., Va.	101,943,121	61,330,673	40,612,447	1,109,782	24,576	204,177
Pioneer National Title Ins. Co., California	127,242,510	86,898,848	40,343,662	2,159,734	95,589	130,286
St. Paul Title Ins. Corp., Missouri	35,873,032	19,286,535	16,586,497	244,310	-	-
Security Title & Guaranty Co., N.Y.	12,025,692	6,675,496	5,350,196	2,673	8,704	4,854
Stewart Title Guaranty Co., Texas	30,554,862	18,612,641	11,942,220	140,856	-	14,500
Title Insurance Co. of Minnesota, Minn.	42,440,235	29,327,124	13,113,111	621	166	148
Title Insurance Corp. of Pennsylvania, Pa.	4,720,204	2,212,519	2,507,685	13,946	-	50
U.S.LIFE Title Ins. Co. of New York, N.Y.	29,920,876	25,531,514	4,389,362	645,728	1,142	13,557
Total Foreign Companies	$ 732,518,404	$ 459,901,074	$ 272,617,326	$ 9,566,612	$ 290,998	$ 505,961
Grand Totals	$ 758,458,402	$ 472,345,356	$ 286,113,042	$ 16,449,874	$ 366,617	$ 524,968

NON-PROFIT HOSPITAL SERVICE & MEDICAL INDEMNITY CORPS. - 12/31/80

TABLE NO. 8

Name of Company	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Maryland Business 1980 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Blue Cross of Maryland, Inc., Balto., Md.	$135,707,199	$ 75,124,990	$ 60,582,209	$ 401,454,876	$ 385,457,518	$ 386,658,313
Blue Shield of Maryland, Inc., Balto., Md.	78,226,296	54,910,225	23,316,071	154,913,607	139,038,341	140,687,341
Denticare of Maryland, Inc., Hyattsville	93,592	1,507	92,085	338,812	192,401	192,401
Group Hospitalization, Inc. Wash.,D.C.	204,333,842	138,460,394	65,873,448	266,436,005	253,798,179	249,681,708
Medical Service of the Dist. of Columbia, Wash. D.C.	122,544,492	67,715,058	54,829,434	284,873,016	251,615,455	255,997,493
Randmark, Inc., Wash., D.C.	57,722	29,763	27,959	15,709	3,241	3,241
Vision Care Service, Inc. Chevy Chase Md.	340,136	162,770	177,366	204,549	130,730	130,730
Totals	$541,303,279	$ 336,404,707	$ 204,898,572	$ 1,108,236,574	$1,030,235,865	$1,033,351,227

HEALTH MAINTENANCE ORGANIZATIONS (HMO'O)

TABLE NO. 9

Name of Company	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Earned Subscription Income	Claims Paid
Chesapeake Health Plan, Inc., Balto. Md.	$ 297,147	$ 268,310	$ 28,837	$ 1,157,748	$ 1,165,458
Clinical Associates, P.A., Lutherville, Md.	521,291	212,571	308,720	2,513,407	2,526,945
Columbia Medical Plan, Inc., Columbia Md.	4,193,389	1,691,253	2,502,136	10,827,916	11,687,187
Constant Care Community Health Center, Inc., Balto., Md.	1,831,989	1,106,991	724,998	5,297,988	5,164,993
East Baltimore Community Corp. Balto. Md.	3,863,461	2,779,694	1,063,767	6,141,731	7,329,220
Greater Dundalk Medical Plan, Inc. Balto. Md.	42,929	17,557	25,372	229,614	215,244
Group Health Assn., Inc., Wash. D.C.	23,304,315	13,006,704	10,297,611	52,231,818	45,815,721
Healthplus, Inc.	667,215	535,085	132,130	2,493,681	3,847,899
Kaiser Georgetown Community Health Plan, Inc., Wash., D.C.	6,329,503	6,035,681	293,822	24,433,375	27,002,471
MD Individual Practice Assn.,Inc. Rockdale, Md.	119,958	53,576	66,382	-	367,657
Metropolitan Balto. Health Care, Inc. Baltimore, Md.	415,565	882,129	(466,564)	3,738,555	5,137,181
Monumental Health Plan, Inc., Balto. Md.	634,926	3,094,718	(2,459,792)	3,112,755	4,481,065
South County Family Health Care Corp., Annapolis, Md.	1,612,726	1,914,935	(302,209)	2,709,724	7,124,844
West Baltimore Community Health Care Corp., Balto., Md.	1,006,794	947,902	58,892	4,168,412	4,980,311
Totals	$ 44,841,208	$ 32,547,106	$ 12,274,102	$119,056,724	$126,846,396

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 10

DOMESTIC

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
60519	AMERICAN HEALTH & LIFE INS Co	MD	322,625	219,323	103,302	2,452	800	425	0	3,677
60232	ANNAPOLIS LIFE INS CO	MD	2,990	729	2,261	0	327	0	0	327
61212	BALTIMORE LIFE INS CO	MD	251,410	231,698	19,712	2,673	0	68	154	2,896
79456	BAY COLONY LIFE INS CO OF MARYLAND	MD	1,765	12	1,753	0	0	0	0	0
61832	CHESAPEAKE LIFE INS CO	MD	60,072	56,430	3,642	3,798	0	3	362	4,162
63274	FIDELITY & GUARANTY LIFE INS CO	MD	235,184	197,200	37,984	976	6	792	0	1,774
63444	FIRST FEDERATED LIFE INS CO	MD	25,457	18,869	6,588	103	2,971	42	0	3,116
64459	HOME MUTUAL LIFE INS CO	MD	36,903	31,893	5,010	2,336	0	37	1,062	3,436
66281	MONUMENTAL LIFE INS CO	MD	579,347	511,960	67,387	12,213	0	1,196	984	14,393
69256	SUN LIFE INS CO OF AMERICA	MD	444,709	404,947	39,762	14,136	0	0	1,781	15,917
69515	TRANS GENERAL LIFE INS CO	MD	6,666	2,151	4,515	8	0	0	0	8
69744	UNION LABOR LIFE INS CO	MD	812,727	782,990	29,737	43	0	495	0	537
	12 COMPANIES TOTAL		2,779,855	2,458,202	321,653	38,738	4,104	3,058	4,343	50,243

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 10 CONTINUED

DOMESTIC

CODE	/-------DIRECT CLAIMS AND BENEFITS PAID--------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL	/------A&H------/ PREMIUM	LOSSES	/----------IN FORCE, DECEMBER 31, 1980----------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
60519	383	831	53	0	1,268	4,554	1,369	265,615	89,832	95,496	0	450,943
60232	0	70	0	0	70	195	77	0	24,457	0	0	24,457
61212	1,967	0	0	608	2,575	56	25	173,224	0	5,203	17,123	195,551
79456	0	0	0	0	0	0	0	0	0	0	0	0
61832	12,208	0	0	63	12,271	292	237	150,779	0	1,455	11,592	163,826
63274	210	1	466	0	677	1,041	932	69,198	16	175,353	0	244,568
63444	122	1,663	45	0	1,831	625	345	19,834	422,197	17,150	0	459,181
64459	1,008	0	0	457	1,465	0	0	91,571	0	1,971	28,684	122,226
66281	4,968	0	1,960	1,757	8,686	2,321	2,668	681,352	0	363,174	64,105	1,108,631
69256	5,118	0	44	1,467	6,629	440	229	500,850	0	18,354	68,163	587,368
69515	16	0	0	0	16	0	0	597	0	0	0	597
69744	44	0	183	0	227	3,545	2,394	1,946	0	60,814	0	62,760
	26,044	2,565	2,751	4,352	35,715	13,069	8,276	1,954,966	536,502	738,970	189,667	3,420,108

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID-------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
71854	AAA LIFE INS CO	DC	10,201	5,972	4,229	10	0	272	0	282
60039	ACACIA MUTUAL LIFE INS CO	DC	824,875	776,665	48,210	6,351	0	0	0	6,351
85685	ACACIA NATIONAL LIFE INS CO	VA	30,460	24,667	5,793	359	0	179	0	539
60046	ACADEMY LIFE INS CO	CO	39,939	36,983	2,956	1,013	0	38	0	1,052
86509	AETNA LIFE INS & ANNUITY CO	CT	1,751,522	1,558,816	192,706	3,092	0	807	0	3,898
60054	AETNA LIFE INS CO	CT	22,270,640	21,503,552	767,085	5,939	62	9,103	0	15,104
82848	AGWAY LIFE INS CO	NY	13,899	5,937	7,962	3	0	0	0	3
66842	AIG LIFE INS CO	PA	23,563	15,413	8,150	22	0	0	0	22
88358	ALEXANDER HAMILTON LIFE INS CO OF AM	MI	558,109	470,548	87,561	33	1,297	0	0	1,330
68292	ALL AMERICAN ASSURANCE CO	NC	61,695	53,690	8,005	450	62	0	0	512
60097	ALL AMERICAN LIFE INS CO	IL	485,449	438,913	46,536	913	0	772	0	1,685
60186	ALLSTATE LIFE INS CO	IL	1,178,107	931,552	246,555	3,143	17	1,309	0	4,470
60003	AM LIFE INS CO	MA	33,563	24,131	9,432	75	0	129	0	204
60224	AMERICAN AGENCY LIFE INS CO	GA	26,325	22,681	3,644	1,213	0	1	0	1,214
60275	AMERICAN BANKERS LIFE ASR CO OF FL	FL	265,327	243,634	21,693	299	902	180	0	1,381
60283	AMERICAN CAPITAL LIFE INS CO	DC	3,322	2,809	513	0	0	0	0	0
60321	AMERICAN DEFENDER LIFE INS CO	NC	69,731	62,326	7,405	283	0	0	0	283
60380	AMERICAN FAMILY LIFE ASR CO OF COLUM	GA	477,761	438,764	38,997	1	0	38	0	39
60410	AMERICAN FIDELITY ASSURANCE CO	OK	228,848	205,607	23,241	2	0	3	0	5
60429	AMERICAN FIDELITY LIFE INS CO	FL	158,134	148,957	9,177	654	0	0	0	654
60453	AMERICAN GENERAL LIFE INS CO OF DE	DE	853,540	779,469	74,071	4,371	12	189	7	4,578
67571	AMERICAN GENERAL LIFE INS CO OF NY	NY	241,726	218,366	23,360	57	0	0	0	57
60534	AMERICAN HERITAGE LIFE INS CO	FL	189,398	166,185	23,213	915	99	199	0	1,213
60577	AMERICAN INCOME LIFE INS CO	IN	140,945	123,935	17,010	872	0	0	0	872
60666	AMERICAN LIFE & ACC INS CO OF KY	KY	80,983	55,005	25,978	0	0	0	0	0
60682	AMERICAN LIFE & CASUALTY INS CO	ND	141,089	129,746	11,343	4	0	0	0	4
60704	AMERICAN LIFE INS CO OF NEW YORK	NY	43,946	34,556	9,390	36	0	0	0	36
60739	AMERICAN NATIONAL INS CO	TX	2,476,704	2,128,740	347,964	1,811	331	4	4	2,150
71773	AMERICAN NATIONAL LIFE INS CO OF TX	TX	17,543	11,208	6,335	2	0	0	0	2
60763	AMERICAN PIONEER LIFE INS CO	FL	12,653	10,369	2,284	21	0	0	0	21
80624	AMERICAN PROGRESSIVE INS	NY	9,527	5,580	3,947	0	0	0	0	0
60836	AMERICAN REPUBLIC INS CO	IA	98,369	77,616	20,753	144	0	0	0	144
60879	AMERICAN STATES LIFE INS CO	IN	110,320	92,008	18,312	19	0	2	0	21
60895	AMERICAN UNITED LIFE INS CO	IN	1,444,890	1,366,651	78,239	224	0	62	0	287
84824	AMERICAN VARIABLE ANNUITY L ASR CO	DE	137,983	132,172	5,811	74	0	0	0	74
72222	AMICA LIFE INS CO	RI	7,681	2,590	5,091	4	0	4	0	8
85456	AMOCO LIFE INS CO	NE	8,448	1,673	6,775	0	0	6	0	6
60941	ANCHOR NATIONAL LIFE INS CO	CA	1,681,600	1,648,699	32,901	75	0	0	0	75
61042	ASSOCIATED LIFE INS CO	IL	4,858	3,506	1,352	13	0	0	0	13
61085	ASSOCIATION LIFE INS CO INC	WI	32,529	18,362	14,167	1	13	1	0	15

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000

TABLE NO 11 CONTINUED

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1980 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
71854	0	0	26	0	26	90	41	874	0	0	0	874
60038	3,252	0	12	0	3,264	45	19	368,201	0	18,107	0	386,308
85685	453	0	54	0	507	0	0	0	0	0	0	0
60046	127	0	0	0	127	300	63	93,410	2	1,891	0	95,303
86509	2,305	0	1,196	0	3,501	0	0	239	0	0	0	239
60054	4,467	114	25,447	0	30,028	41,959	39,022	311,989	71,042	1,568,346	0	1,951,377
82848	0	0	0	0	0	0	0	395	0	6,008	0	6,402
66842	8	0	1	0	9	0	12	3,545	0	11,919	0	15,464
88358	22	639	0	0	661	273	787	892	90,097	35	0	91,024
68292	130	45	0	0	175	0	0	45,061	5,163	0	0	50,224
60097	310	0	589	0	899	84	84	70	0	140	0	211
60186	693	30	1,043	0	1,766	10	6	382,833	5,608	107,013	0	495,454
60003	18	0	0	0	18	0	0	4,852	0	27,078	0	31,930
60224	1,427	0	0	0	1,427	59	54	127,716	0	100	0	127,816
60275	181	301	34	0	516	866	509	15,402	57,178	42,039	0	114,618
60283	0	0	0	0	0	0	0	0	0	0	0	0
60321	67	0	0	0	67	0	0	21,629	0	0	0	21,629
60380	0	0	12	0	12	1,406	719	240	0	7,936	0	8,176
60410	0	0	0	0	0	6	24	513	0	143	0	657
60429	135	0	0	0	135	0	0	13,019	0	0	0	13,019
60453	2,473	6	976	19	3,475	144	104	105,226	1,948	15,598	238	123,010
67571	65	0	0	0	65	3	3	5,696	0	6,857	0	12,553
60534	197	154	111	0	463	858	962	101,455	16,077	61,146	0	178,678
60577	272	0	0	0	272	303	145	35,686	0	0	0	35,686
60666	0	0	0	0	0	0	0	0	0	0	0	0
60682	3	0	0	0	3	0	0	702	0	0	0	702
60704	39	0	0	0	39	1	0	3,942	0	5,773	0	9,715
60739	784	112	3	11	910	744	464	103,138	19,776	433	179	123,525
71773	0	0	0	0	0	0	0	563	0	0	0	563
60763	1	0	0	0	1	1	0	1	0	0	0	1
80624	0	0	0	0	0	42	22	0	0	0	0	0
60836	51	0	0	0	51	240	55	28,742	0	0	0	28,742
60879	0	0	0	0	0	1	0	2,593	0	12,597	0	15,190
60895	77	0	16	6	99	3	20	9,948	0	19,360	25	29,332
84824	4	0	0	0	4	22	29	11,330	0	0	0	11,330
72222	0	0	0	0	0	0	0	1,015	0	1,007	0	2,021
85456	0	0	0	0	0	0	0	0	0	861	0	861
60941	1,042	0	0	0	1,042	0	0	19	0	0	0	19
61042	11	0	0	0	11	1	0	185	0	0	0	185
61085	0	18	0	0	18	4	0	0	3	13	0	17

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11 CONTINUED

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
61107	ATLANTIC AMERICAN LIFE INS CO	GA	14,919	12,872	2,047	2	0	0	0	2
61263	BANKERS LIFE & CASUALTY CO	IL	1,319,948	1,025,786	294,162	1,596	0	2	0	1,597
61271	BANKERS LIFE CO	IA	7,988,996	7,703,044	285,952	3,516	0	3,592	0	7,108
61301	BANKERS LIFE INS CO OF NEBRASKA	NE	766,558	713,521	53,037	398	0	51	0	449
61344	BANKERS NATIONAL LIFE INS CO	NJ	319,200	294,933	24,267	1,569	0	500	0	2,068
61360	BANKERS SECURITY LIFE INS SOCIETY	NY	164,907	140,510	24,397	686	3	296	0	985
61387	BANKERS UNITED LIFE ASSURANCE CO	IA	87,331	71,098	16,233	861	0	52	0	912
61417	BENEFICIAL STANDARD LIFE INS CO	CA	213,527	173,447	40,080	306	0	0	0	306
61425	BENEFIT TRUST LIFE INS CO	IL	162,560	142,782	19,778	113	0	48	0	161
61433	BERKSHIRE LIFE INS CO	MA	446,967	417,825	29,142	2,486	0	0	0	2,486
61476	BOSTON MUTUAL LIFE INS CO	MA	158,329	147,180	11,149	209	0	600	0	809
61492	BUSINESS MENS ASSURANCE CO OF AM	MO	758,727	645,823	112,904	115	0	5	0	120
61581	CAPITOL LIFE INS CO	CO	1,556,686	1,451,660	105,026	706	0	14,614	0	15,320
80799	CELTIC LIFE INSURANCE COMPANY	RI	16,666	12,568	4,098	13	83	0	0	96
61654	CENTENNIAL LIFE INS CO	KS	94,316	86,241	8,075	1	0	0	0	1
61689	CENTRAL LIFE ASSURANCE CO	IA	624,560	576,181	48,379	850	0	0	0	850
61700	CENTRAL NATIONL LIFE INS CO OF OMAHA	NE	291,367	164,596	126,771	39	433	18	0	490
61751	CENTRAL STATES H & LIFE CO OF OMAHA	NE	44,749	34,538	10,211	1	83	0	0	84
61808	CHARTER NATIONAL LIFE INS CO	MO	121,443	106,620	14,823	1,330	0	0	0	1,330
60348	CHARTER SECURITY LIFE INS CO	NJ	246,853	218,838	28,015	5,117	0	0	0	5,117
79677	CHRYSLER LIFE INS CO	MI	55,855	43,247	12,608	0	0	0	0	0
61611	CITADEL LIFE INS CO	NC	48,783	38,216	10,567	0	0	0	0	0
61999	COLLEGE LIFE INS CO OF AMERICA	IN	227,498	204,441	23,057	400	0	0	0	400
62049	COLONIAL LIFE & ACCIDENT INS CO	SC	148,993	102,011	46,982	262	0	0	0	262
62057	COLONIAL LIFE INS CO OF AMERICA	NJ	334,063	306,218	27,845	116	0	14	2	132
62065	COLONIAL PENN LIFE INS CO	PA	430,181	277,961	152,220	2,051	0	128	0	2,180
62103	COLUMBIAN MUTUAL LIFE INS CO	NY	108,429	100,718	7,711	463	0	4	3	470
62111	COLUMBUS MUTUAL LIFE INS CO	OH	507,037	463,423	43,614	2,575	0	35	0	2,610
62146	COMBINED INS CO OF AMERICA	IL	1,013,755	722,499	291,256	715	0	16	0	731
62189	COMMERCIAL STATE LIFE INS CO	MO	26,990	23,773	3,217	1	0	0	0	1
81426	COMMERCIAL TRAVELERS MUTUAL INS CO	NY	21,252	13,668	7,584	0	0	0	0	0
62898	COMMERCIAL UNION LIFE INS CO OF AM	DE	95,264	82,385	12,879	240	0	0	0	240
62308	CONNECTICUT GENERAL LIFE INS CO	CT	13,776,921	13,085,333	691,588	7,961	11	12,663	0	20,635
62316	CONNECTICUT MUTUAL LIFE INS CO	CT	5,384,922	5,097,664	287,258	13,332	0	53	0	13,385
62359	CONSTITUTION LIFE INS CO	IL	92,182	69,535	22,647	257	0	0	0	257
62375	CONSUMERS LIFE INS CO	DE	56,343	53,930	2,413	83	2,054	10	0	2,147
62405	CONTINENTAL AMERICAN LIFE INS CO	DE	303,552	269,781	33,771	2,339	0	22	0	2,361
62413	CONTINENTAL ASSURANCE CO	IL	3,259,254	3,038,470	220,784	3,581	0	431	0	4,012
64319	COVENANT LIFE INS CO	NJ	26,685	20,767	5,918	210	0	513	0	723
62596	CREDIT LIFE INS CO	OH	188,768	176,255	12,513	5	2,594	25	0	2,624

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000

TABLE NO. 11 CONTINUED

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID					AAH		IN FORCE, DECEMBER 31, 1980				
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
61107	8	0	0	0	8	0	0	137	0	0	0	137
61263	610	0	0	0	610	3,016	1,485	81,582	0	1,274	0	82,856
61271	1,025	0	2,092	0	3,118	574	392	185,730	0	81,719	0	267,449
61301	199	0	116	0	315	12	14	20,397	0	17,894	0	38,291
61344	1,314	0	91	0	1,405	1	0	116,578	0	20,175	0	136,753
61360	256	11	240	0	508	135	111	95,231	157	66,502	0	161,890
61387	62	0	36	0	98	1,057	613	61,175	6	8,358	0	69,540
61417	68	0	0	0	68	173	193	13,019	0	1,811	0	14,830
61425	5	0	14	0	19	868	778	6	0	21	0	27
61433	949	0	0	0	949	442	213	145,913	0	0	0	145,913
61476	127	1	399	1	527	588	660	18,575	0	108,800	15	127,391
61492	37	0	10	0	47	7	0	4,930	0	1,230	0	6,160
61581	5,475	0	3,542	0	9,017	8	27	92,946	0	5,574	0	98,520
80799	6	15	0	0	22	47	8	0	3,818	0	0	3,818
61654	1	0	0	0	1	71	40	60	0	132	0	192
61689	264	0	0	0	264	13	3	49,251	0	2,325	0	51,575
61700	26	267	43	0	335	671	498	1,969	50,344	27,844	0	80,157
61751	0	76	0	0	76	1	0	3	7,231	0	0	7,234
61808	72	0	0	0	72	3	3	35,313	43	12,922	0	48,277
60348	55	0	0	0	55	0	0	8,472	0	0	0	8,472
79677	0	0	0	0	0	0	0	0	0	0	0	0
61611	0	0	0	0	0	0	0	0	0	0	0	0
61999	259	0	0	0	259	11	0	45	0	0	0	45
62049	32	0	0	0	32	1,624	753	13,953	0	0	0	13,953
62057	102	0	0	5	107	40	33	9,633	0	60	140	9,833
62065	708	0	4	0	713	395	393	32,569	0	0	0	32,569
62103	18	0	0	3	21	11	3	95,439	0	124	86	95,649
62111	1,034	0	13	0	1,047	483	462	176,779	0	3,123	0	179,901
62146	241	0	5	0	246	3,246	1,733	-47,715	0	-2,201	0	-49,916
62189	0	0	0	0	0	1	10	66	0	0	0	66
61426	0	0	0	0	0	66	31	0	0	0	0	0
62898	77	0	0	0	77	26	3	21	0	0	0	21
62306	3,767	35	8,569	0	12,371	51,252	60,599	374,552	3,219	2,115,594	0	2,493,365
62316	6,430	0	37	0	6,467	460	65	644,867	0	0	0	644,867
62359	52	0	0	0	52	80	38	15,411	0	0	0	15,411
62375	72	600	0	0	671	1,639	689	6,758	121,812	1,031	0	129,601
62405	1,779	0	5	0	1,784	259	81	109,907	0	409	0	110,316
62413	1,107	0	862	0	1,970	2,805	3,406	239,263	17	64,620	0	303,899
64319	3	0	189	0	191	1,004	837	36,599	0	65,164	0	101,764
62596	0	883	0	0	883	2,314	916	2,464	172,745	9,904	0	185,113

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11 CONTINUED

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID-------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
86126	CUDIS INS SOCIETY INC	MI	135,927	110,296	25,631	0	0	0	0	0
71838	CUMBERLAND LIFE INS CO	TN	132,996	104,981	28,015	18	0	0	0	18
62626	CUNA MUTUAL INS SOCIETY	WI	381,981	304,133	77,848	557	1,827	986	0	3,370
73695	DEPENDABLE LIFE INS CO	TX	0	0	0	0	0	0	0	0
62707	DURHAM LIFE INS CO	NC	385,636	302,953	82,683	62	37	9	3	111
65447	E F HUTTON LIFE INS CO	CA	221,374	205,839	15,535	288	0	0	0	288
62804	EDUCATORS MUTUAL LIFE INS CO	PA	61,341	56,090	5,251	958	0	514	0	1,472
62855	EMPIRE STATE MUTUAL LIFE INS CO	NY	42,307	38,892	3,415	34	0	0	0	34
62901	EMPLOYERS LIFE INS CO OF WAUSAU	WI	169,830	154,252	15,578	79	191	38	0	307
62928	EMPLOYERS MODERN LIFE CO	IA	33,860	29,179	4,681	12	0	2	0	14
86282	EQUITABLE AMERICAN LIFE INS CO	IA	23,499	18,743	4,756	63	0	0	0	63
62944	EQUITABLE LIFE ASR SOC OF THE US	NY	34,599,744	33,536,656	1,063,087	19,844	34	13,548	0	33,426
81140	EQUITABLE LIFE INS CO	VA	306,715	248,892	57,823	2,365	0	0	578	2,944
62979	EQUITABLE LIFE INS CO OF IOWA	IA	1,289,468	1,215,506	73,962	1,526	0	0	0	1,526
81361	EQUITABLE VARIABLE LIFE INS CO	NY	139,637	127,492	12,145	953	0	0	0	953
70769	ERIE FAMILY LIFE INS CO	PA	32,883	22,015	10,868	529	0	0	0	529
66877	EXECUTIVE FUND LIFE INS CO	NE	30,951	24,285	6,666	10	0	0	0	10
61913	EXECUTIVE LIFE INS CO OF NEW YORK	NY	230,695	221,080	9,615	532	0	4,779	0	5,310
80322	FAMILY GUARDIAN LIFE INS CO	AZ	72,572	44,379	28,193	0	0	0	0	0
63053	FAMILY LIFE INS CO	WA	80,829	56,990	23,839	13	0	0	0	13
63193	FARMERS & TRADERS LIFE INS CO	NY	128,780	118,675	10,105	183	0	0	0	183
67695	FEDERAL HOME LIFE INS CO	IN	247,139	220,284	26,855	917	10	23	0	950
63207	FEDERAL [illegible]PER LIFE ASSURANCE CO	IL	285,046	252,472	32,574	2,257	0	57	0	2,315
63266	FIDELITY BANKERS LIFE INS CO	VA	169,778	149,514	20,264	1,696	247	721	0	2,664
63282	FIDELITY INTERSTATE LIFE INS CO	PA	8,581	4,663	3,918	6	0	0	0	6
63290	FIDELITY LIFE ASN	IL	181,540	151,010	30,530	284	0	23	0	307
63304	FIDELITY MUTUAL LIFE INS CO	PA	902,126	856,905	45,221	1,690	0	104	0	1,794
71870	FIDELITY SECURITY LIFE INS CO	MO	18,758	10,757	8,001	1	0	3	0	5
92509	FIDELITY UNION LIFE INS CO	TX	580,090	500,048	80,042	1,335	0	0	0	1,335
67962	FIREMANS FUND ANN LIFE INS CO	CA	366,848	285,610	81,238	291	0	146	0	438
63401	FIRST COLONY LIFE INS CO	VA	271,412	242,948	28,464	2,430	0	532	0	2,962
63495	FIRST INVESTORS LIFE INS CO	NY	34,940	28,806	6,134	65	0	0	0	65
63517	FIRST NATIONAL LIFE INS CO	AL	3,360	1,883	1,477	0	0	0	0	0
67652	FIRST PENN PACIFIC LIFE INS CO	PA	5,581	553	5,028	0	0	0	0	0
74667	FIRST PROTECTION LIFE INS CO	NC	34,785	30,908	3,877	0	0	0	0	0
63568	FIRST VIRGINIA LIFE INS CO	VA	5,914	3,612	2,302	0	0	0	0	0
63576	FORD LIFE INS CO	MI	118,025	78,669	39,356	138	602	0	0	740
71439	FOREMOST LIFE INS CO	MI	57,042	37,869	19,173	46	-24	0	0	22
71129	FORT DEARBORN LIFE INS CO	IL	13,375	8,708	4,667	0	0	0	0	0
63584	FOUNDATION LIFE INS CO OF AMERICA	NJ	10,521	8,475	2,046	48	0	185	0	213

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11 CONTINUED

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1980 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
86126	0	0	0	0	0	333	229	0	0	101	0	101
71838	0	0	0	0	0	13	3	4	0	0	0	4
62626	393	1,625	784	0	2,802	18	129	13,676	449,637	252,188	0	715,501
73695	0	0	0	0	0	0	0	0	0	0	0	0
62707	15	24	10	8	57	133	73	5,016	2,670	15,813	93	23,593
65447	10	0	0	0	10	0	0	11,853	0	0	0	11,853
62804	104	0	295	0	399	5,998	5,239	54,497	0	86,181	0	140,678
62855	21	0	0	0	21	1	4	1,362	0	0	0	1,362
62901	52	0	16	0	68	96	23	7,935	7,356	10,577	0	25,868
6292d	1	0	0	0	1	2	0	1,082	0	0	0	1,082
86282	12	0	0	0	12	0	0	17,235	0	0	0	17,235
62944	10,000	12	20,192	0	30,205	15,573	12,899	1,046,122	3,330	2,640,257	0	3,689,709
81140	879	0	99	375	1,352	102	18	140	0	1	11	152
62979	809	0	0	0	809	41	99	76,143	0	0	0	76,143
81361	51	0	0	0	51	0	0	9	0	0	0	9
70769	58	0	0	0	58	0	0	49,740	0	0	0	49,740
66877	1	0	0	0	1	0	1	608	0	0	0	608
61913	107	0	0	0	107	0	0	3,752	0	1,353	0	5,105
80322	0	0	0	0	0	0	0	0	0	0	0	0
63053	43	0	0	0	43	0	0	2,573	0	0	0	2,573
63193	57	0	0	0	57	12	4	11,312	0	0	0	11,312
67695	373	4	16	0	392	232	207	62,817	1,352	17,012	0	81,180
63207	711	0	30	0	741	0	0	0	0	0	0	0
63266	954	111	488	0	1,552	0	0	119,983	6,362	72,222	0	198,567
63282	1	0	0	0	1	39	20	242	0	0	0	242
63290	202	0	0	0	202	0	0	16,094	0	11,123	0	27,216
63304	970	0	0	0	970	165	18	85,824	0	4,681	0	90,506
71870	0	0	0	0	0	30	8	185	0	824	0	1,009
92509	437	0	0	0	437	0	0	117,307	0	12,137	0	129,444
67962	104	0	111	0	215	1,395	1,013	45,780	0	32,011	0	77,791
63401	464	0	1	0	466	14	6	111,756	0	41,194	0	152,951
63495	8	0	0	0	8	3	0	4,276	0	1,794	0	6,071
63517	0	0	0	0	0	0	0	0	0	0	0	0
67652	0	0	0	0	0	0	0	0	0	0	0	0
74667	0	0	0	0	0	0	0	0	0	0	0	0
63568	0	0	0	0	0	0	0	0	0	0	0	0
63576	54	644	0	0	698	399	816	17,497	91,142	0	0	108,640
71439	30	45	1	0	75	-5	76	5	10	0	0	15
71129	0	0	0	0	0	0	0	0	0	0	0	0
63584	0	0	188	0	188	6	6	623	0	43,635	0	44,258

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11 CONTINUED

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
63622	FRANKLIN LIFE INS CO	IL	2,459,651	2,101,351	358,300	6,592	0	1	0	6,593
63657	GARDEN STATE LIFE INS CO	NJ	36,591	26,839	9,752	2	0	0	0	2
63665	GENERAL AMERICAN LIFE INS CO	MO	1,710,749	1,623,104	87,645	2,281	0	240	0	2,521
63673	GENERAL FIDELITY LIFE INS CO	VA	38,042	15,131	22,911	0	0	0	0	0
63703	GENERAL LIFE INS CORP OF WISCONSIN	WI	55,616	50,273	5,343	2	0	2	0	4
63762	GENERAL SERVICES LIFE INS CO	DC	23,268	18,793	4,475	193	0	0	0	193
69280	GENEVA LIFE INS CO	PA	30,200	21,397	8,803	0	2,794	0	0	2,794
63770	GEORGE WASHINGTON LIFE INS CO	WV	28,990	18,220	10,770	11	0	0	0	11
63797	GEORGIA INTERNATIONAL LIFE INS CO	GA	187,479	164,145	23,334	103	0	0	0	103
70939	GERBER LIFE INS CO	NY	15,502	8,071	7,431	45	0	0	0	45
63819	GERMANTOWN LIFE INS CO	PA	6,554	1,349	5,205	2	0	0	0	2
63886	GLOBE LIFE & ACCIDENT INS CO	DE	0	0	0	0	0	0	0	0
63894	GLOBE LIFE INS CO	IL	257,688	242,207	15,481	79	1,233	1	1	1,314
63924	GOLDEN STATE MUTUAL LIFE INS CO	CA	84,961	78,741	6,220	6	0	0	0	6
63940	GOVERNMENT EMPLOYEES LIFE INS CO	DC	220,258	176,248	44,010	2,090	172	168	0	2,431
63967	GOVERNMENT PERSONNEL MUTUAL L INS CO	TX	165,236	151,228	14,008	432	0	0	0	432
64009	GREAT AMERICAN LIFE INS CO	NJ	410,847	370,526	40,321	680	0	0	0	680
64017	GREAT AMERICAN RESERVE INS CO	TX	187,959	169,902	18,057	5	0	0	0	5
64041	GREAT COMMONWEALTH LIFE INS CO	TX	137,007	128,607	8,400	10	0	0	0	10
90212	GREAT SOUTHERN LIFE INS CO	TX	524,194	477,043	47,151	89	0	0	0	89
64173	GROUP LIFE & HEALTH INS CO	TX	143,114	131,798	11,316	0	0	0	0	0
64203	GUARANTEE RESERVE LIFE INS CO	IN	33,987	30,985	3,002	37	0	0	0	37
64211	GUARANTEE TRUST LIFE INS CO	IL	93,304	79,040	14,264	299	0	0	0	299
78778	GUARDIAN INS & ANNUITY CO INC	DE	103,779	96,492	7,287	21	0	18	0	39
64246	GUARDIAN LIFE INS CO OF AMERICA	NY	1,942,222	1,817,330	124,892	1,335	0	743	0	2,077
64270	GULF LIFE INS CO	FL	964,079	818,439	145,640	114	0	14	0	128
64327	HARLEYSVILLE LIFE INS CO	PA	27,959	20,342	7,616	220	0	0	0	220
70815	HARTFORD LIFE & ACCIDENT INS CO	CT	393,098	287,649	105,449	297	0	385	0	682
64335	HARTFORD LIFE INS CO	CT	810,288	763,994	46,294	485	0	519	0	1,004
86630	HARTFORD VARIABLE ANNUITY LIFE INS C	CT	258,115	251,189	6,926	1	0	0	0	1
81078	HEALTH INS OF VERMONT INC	VT	3,904	2,261	1,643	0	0	0	0	0
64386	HERALD LIFE INS CO	FL	37,445	28,177	9,268	0	0	0	0	0
64394	HERITAGE LIFE INS CO	AZ	24,343	14,114	10,229	0	10	0	0	10
61506	HOLIDAY LIFE INS CO	NE	17,360	12,144	5,216	1	0	0	0	1
64424	HOME BENEFICIAL LIFE INS CO	VA	670,233	518,437	151,796	6,153	0	118	6,751	13,022
64440	HOME LIFE INS CO	NY	1,912,645	1,771,572	141,073	9,219	0	741	0	9,961
64432	HOME LIFE INS CO OF AMERICA	DE	161,682	141,488	20,194	49	0	0	6	56
64513	HORACE MANN LIFE INS CO	IL	549,769	511,912	37,857	889	0	424	0	1,313
65005	IDS LIFE INS CO	MN	1,699,425	1,630,520	68,905	3,089	0	43	0	3,132
67415	INA LIFE INS CO	CA	632,060	587,171	44,889	159	0	0	0	159

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1980 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
63622	2,259	0	20	0	2,279	104	72	382,859	0	7,315	0	390,174
63657	0	0	0	0	0	0	0	290	0	0	0	290
63665	1,635	0	103	0	1,739	805	649	84,649	0	72,942	0	157,591
63673	0	0	0	0	0	0	0	0	0	0	0	0
63703	1	0	0	0	1	0	0	302	0	757	0	1,059
63762	39	0	0	0	39	0	0	11,688	0	1,057	0	12,746
69280	0	790	0	0	790	2,343	1,342	0	201	0	0	201
63770	4	0	0	0	4	29	19	520	0	0	0	520
63797	160	0	0	0	160	2	0	5,458	0	5	0	5,463
70939	35	0	0	0	35	5	1	6,619	0	0	0	6,619
63819	29	0	0	0	29	0	0	153	0	0	0	153
63886	0	0	0	0	0	0	0	0	0	0	0	0
63894	18	245	4	10	277	1,303	396	5,499	63,135	13,159	351	82,143
63924	0	0	0	0	0	0	0	355	0	328	0	683
63940	705	114	40	0	858	1,024	808	152,398	22,233	42,851	0	217,482
63967	220	0	0	0	220	1	0	24,028	0	0	0	24,028
64009	1,373	0	0	0	1,373	11	9	3,297	0	14	0	3,311
64017	0	0	0	0	0	2	0	481	0	0	0	481
64041	12	0	0	0	12	0	0	536	0	1,525	0	2,061
90212	14	0	0	0	14	2	0	7,981	0	0	0	7,981
64173	0	0	0	0	0	0	0	0	0	0	0	0
64203	14	0	0	0	14	26	13	1,287	0	0	0	1,287
64211	115	0	0	0	115	274	172	27,099	0	0	0	27,099
78778	21	0	1	0	22	0	0	0	0	0	0	0
64246	783	0	494	0	1,277	3,496	3,099	73,745	0	153,837	0	227,582
64270	13	0	11	0	24	117	121	5,764	0	1,616	0	7,380
64327	56	0	0	0	56	0	0	20,978	0	0	0	20,978
70815	210	0	335	0	545	849	856	20,530	0	84,040	0	104,570
64335	272	0	364	0	636	1,684	1,432	31,096	0	79,245	0	110,341
96630	38	0	9	0	47	0	0	84	0	0	0	54
81076	0	0	0	0	0	16	0	0	0	0	0	0
64386	0	0	0	0	0	0	0	0	0	0	0	0
64394	0	0	0	0	0	7	0	0	401	0	0	401
61506	4	0	0	0	4	13	1	21	0	0	0	21
64424	1,844	0	249	2,985	5,079	494	394	311,706	0	8,958	157,895	478,559
64440	2,688	0	223	0	2,911	1,892	1,246	487,112	0	156,920	0	644,032
64432	52	0	0	11	63	1	1	3,300	0	1,539	58	4,897
64513	298	0	288	0	585	173	12	55,439	0	12,937	0	68,376
65005	1,655	0	146	0	1,801	166	36	116,995	0	3,769	0	120,763
67415	27	0	0	0	27	5	1	13	0	0	0	13

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
64602	INDEPENDENCE LIFE & ACCIDENT INS CO	KY	38,965	26,080	12,885	128	0	0	0	128
64629	INDEPENDENT LIBERTY LIFE INS CO	MI	37,392	35,574	1,818	149	2	25	0	177
64645	INDIANAPOLIS LIFE INS CO	IN	588,431	535,971	52,460	1,731	0	1	0	1,761
64688	INDUSTRIAL LIFE INS CO	TX	31,683	26,408	5,275	111	0	0	0	110
64756	INTEGON LIFE INS CORP	NC	370,031	341,391	28,640	431	-1	2	0	432
64726	INTEGRITY NATIONAL LIFE INS CO	PA	15,725	12,336	3,389	208	0	0	601	810
64793	INTER OCEAN INS CO	IN	123,507	106,262	17,245	326	0	0	118	444
64734	INTERCONTINENTAL LIFE INS CO	NJ	40,594	36,214	4,380	133	0	0	0	133
64807	INTERSTATE ASSURANCE CO A MUTUAL CO	IA	41,782	38,429	3,353	56	0	0	0	56
64890	INVESTORS GUARANTY LIFE INS CO	CA	34,572	26,669	7,903	58	0	0	0	58
63487	INVESTORS LIFE INS CO NORTH AMERICA	PA	789,338	771,840	17,498	1,532	0	156	0	1,688
70890	IOWA STATE TRAVELERS MUTUAL ASR CO	IA	8,551	5,266	3,285	1	0	1	0	2
65021	JC PENNEY LIFE INS CO	VT	137,848	65,016	72,832	198	0	0	0	198
65064	JEFFERSON NATIONAL LIFE INS CO	IN	214,856	195,995	18,861	2,140	0	6	0	2,146
65072	JEFFERSON STANDARD LIFE INS CO	NC	1,633,044	1,352,820	280,224	2,246	0	0	0	2,246
65080	JOHN ALDEN LIFE INS CO	MN	362,067	330,539	31,528	2,932	14	1	0	2,947
65099	JOHN HANCOCK MUTUAL LIFE INS CO	MA	18,760,592	17,960,736	799,849	18,246	80	8,132	96	26,534
65129	KANSAS CITY LIFE INS CO	MO	863,991	799,631	64,360	1,438	0	26	0	1,464
61905	KEMPER INVESTORS LIFE INS CO	CA	578,413	571,268	7,145	5	0	0	0	5
65161	KENNESAW LIFE & ACCIDENT INS CO	GA	43,228	37,323	5,905	106	0	0	0	106
65188	KENTUCKY CENTRAL LIFE INS CO	KY	361,398	312,942	48,456	343	18	1,027	2	1,390
65234	KEYSTONE PROVIDENT LIFE INS CO	RI	79,745	70,131	9,614	231	0	0	0	231
65242	LAFAYETTE LIFE INS CO	IN	208,790	190,376	18,414	1,014	0	1	0	1,015
65315	LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	134,670	110,429	24,241	628	0	208	0	836
65323	LIBERTY LIFE INS CO	SC	515,622	453,613	62,009	357	0	0	3	360
65331	LIBERTY NATIONAL LIFE INS CO	AL	1,532,711	1,343,931	188,780	49	0	0	13	63
65390	LIFE & CASUALTY INS CO OF TENNESSEE	TN	935,632	835,984	99,648	136	0	0	10	146
65374	LIFE ASSURANCE CO OF PENNSYLVANIA	PA	18,405	13,561	4,844	180	0	0	0	180
65498	LIFE INS CO OF NORTH AMERICA	PA	682,444	504,322	178,122	2,338	0	1,022	0	3,360
65536	LIFE INS CO OF VIRGINIA	VA	1,504,739	1,318,034	186,705	2,591	0	240	108	2,939
64130	LIFE INVESTORS INS CO OF AMERICA	IA	357,170	314,853	42,317	13	0	0	0	13
65927	LIFE OF AMERICA INS CORP OF BOSTON	MA	10,212	8,309	1,903	5	0	0	0	5
65579	LINCOLN AMERICAN LIFE INS CO	TN	102,373	93,357	9,016	7	0	0	0	7
65617	LINCOLN INCOME LIFE INS CO	KY	97,586	85,253	12,333	83	0	0	0	83
65625	LINCOLN LIBERTY LIFE INS CO	NE	234,432	210,420	24,012	21	0	0	0	21
65676	LINCOLN NATIONAL LIFE INS CO	IN	4,960,720	4,655,225	305,495	12,066	0	2,751	0	14,817
65722	LOYAL AMERICAN LIFE INS CO	AL	54,984	47,103	7,881	11	0	0	0	11
90324	LOYALTY LIFE INS CO	MI	67,487	49,073	18,414	171	23	126	0	320
65749	LUTHERAN MUTUAL LIFE INS CO	IA	690,827	650,262	40,565	468	0	0	0	468
65765	MACCABEES MUTUAL LIFE INS CO	MI	390,604	379,162	11,442	164	0	373	0	537

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1980 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
64602	18	0	0	0	18	30	26	12,111	0	0	0	12,111
64629	55	0	0	0	55	124	58	7,489	0	13,112	0	20,601
64645	312	0	0	0	312	100	17	137,756	0	0	0	137,756
64688	9	6	0	0	15	317	427	18,323	606	0	0	18,929
68756	86	4	0	0	90	30	14	45,958	378	0	0	46,336
64726	57	0	0	167	224	66	24	11,933	0	0	16,949	28,882
64793	193	0	0	0	193	20	6	10,975	0	1,587	0	12,562
64734	1	0	0	0	1	64	21	27,517	0	0	0	27,517
64807	82	0	0	0	82	217	79	7,164	0	0	0	7,164
64890	4	0	0	0	4	0	0	11,664	0	1,651	0	13,315
63487	201	0	22	0	223	0	0	0	0	0	0	0
70890	0	0	0	0	0	17	15	110	0	320	0	430
65021	55	0	0	0	55	86	23	13,056	0	0	0	13,056
65064	428	0	0	0	428	34	54	265,704	0	508	0	266,212
65072	1,362	0	0	0	1,362	0	0	122,511	0	0	0	122,511
65060	3	16	0	0	19	36	10	1,334	1,123	249	0	2,706
65099	8,745	37	6,203	145	15,130	5,056	4,684	1,032	23	743	4	1,802
65129	434	0	5	0	439	76	34	92,090	0	10,111	0	102,201
61905	0	0	0	0	0	0	0	1	0	0	0	1
65161	45	0	0	0	45	15	9	17,328	0	2,912	0	20,240
65188	47	3	479	2	531	71	29	25,691	1,433	332,397	13	359,535
65234	0	0	0	0	0	0	0	26,276	0	1,507	0	27,783
65242	279	0	6	0	285	11	22	50,070	0	14,551	0	64,621
65315	85	0	177	0	262	1,162	1,024	40,343	0	34,236	0	74,579
65323	147	0	0	2	149	5	4	27,010	0	0	0	27,010
65331	35	0	0	8	43	6	2	2,599	0	0	275	2,874
65390	109	0	0	23	132	21	2	8,199	0	13,727	286	22,212
65374	19	1	0	0	19	0	7	9,186	0	0	0	9,186
65498	2,571	0	1,041	0	3,612	2,695	4,342	95	0	45	0	140
65536	1,284	0	251	273	1,809	180	99	104,652	0	28,092	5,696	138,440
64130	4	0	0	0	4	11	6	837	0	35	0	871
65927	1	0	0	0	1	0	0	301	0	0	0	301
65579	2	0	0	0	2	0	0	1	0	7	0	8
65617	1	0	0	0	1	0	1	7,124	0	0	0	7,124
65625	3	0	0	0	3	0	1	1,454	0	0	0	1,454
65676	6,601	0	2,663	0	9,263	22,875	19,563	701,077	253	558,266	0	1,259,597
65722	1	0	0	0	1	212	114	576	0	0	0	576
90328	36	19	69	0	124	0	0	17,392	1,769	8,461	0	27,623
65749	124	0	0	0	124	14	3	25,516	0	0	0	25,516
65765	143	0	318	0	461	58	47	9,283	0	17,860	18,224	45,367

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11 CONTINUED

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID-------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
65838	MAINE FIDELITY LIFE INS CO	ME	12,552	8,446	4,106	16	0	0	0	16
65870	MANHATTAN LIFE INS CO	NY	542,250	514,752	27,498	903	0	417	0	1,319
65900	MASSACHUSETTS GENERAL LIFE INS CO	MA	102,479	81,527	20,952	248	0	0	0	248
65919	MASSACHUSETTS IND & LIFE INS CO	MA	176,317	153,288	23,029	54	843	0	0	897
65935	MASSACHUSETTS MUTUAL LIFE INS CO	MA	9,145,484	8,618,843	526,641	18,672	1	29	0	18,702
69728	MBL LIFE ASSURANCE CORP	OH	7,206	3,643	3,563	2	0	0	0	2
65951	MERIT LIFE INS CO	IN	60,791	32,264	28,527	0	0	0	0	0
66426	METROPOLITAN INS & ANNUITY CO	DE	414,616	385,754	28,862	555	0	0	0	555
65978	METROPOLITAN LIFE INS CO	NY	48,309,776	46,254,432	2,055,336	48,440	0	48,847	246	97,533
85561	MIC LIFE INS CORP	DE	36,726	30,959	5,767	0	0	0	0	0
65986	MICHIGAN LIFE INS CO	MI	77,086	58,377	18,709	23	0	0	0	23
66052	MID STATES LIFE INS CO OF AMERICA	FL	27,699	15,814	11,885	0	0	0	0	0
79987	MID-SOUTH INS CO CATE INC	NC	0	0	0	0	0	0	0	0
66036	MIDLAND MUTUAL LIFE INS CO	OH	378,148	348,375	29,773	412	0	3	0	414
66044	MIDLAND NATIONAL LIFE INS CO	SD	200,774	175,131	25,643	1,250	0	2	0	1,252
66095	MIDWESTERN NATIONAL L INS CO OF OHIO	OH	19,145	17,213	1,932	2	0	0	0	2
66109	MIDWESTERN UNITED LIFE INS CO	IN	205,385	173,969	31,416	90	0	0	0	90
66133	MINISTERS LIFE-A MUTUAL LIFE INS CO	MN	111,642	102,334	9,308	127	0	5	0	132
66168	MINNESOTA MUTUAL LIFE INS CO	MN	1,756,391	1,630,918	125,473	1,080	290	3,389	0	4,758
66249	MODERN PIONEERS LIFE INS CO	AZ	6,829	5,239	1,590	49	0	0	0	49
66265	MONARCH LIFE INS CO	MA	558,006	454,448	103,558	856	0	12	0	868
66273	MONTGOMERY WARD LIFE INS CO	IL	126,769	66,024	60,745	1,081	1,007	237	0	2,325
66362	MUTUAL BENEFIT LIFE INS CO	NJ	5,872,814	5,707,657	165,157	5,455	0	1,023	0	6,478
66370	MUTUAL LIFE INS CO OF NEW YORK	NY	8,005,708	7,569,637	436,071	12,644	0	1,714	0	14,358
66389	MUTUAL LIFE INS CO OF WASHINGTON DC	DC	10,202	7,470	2,732	23	0	0	152	176
71412	MUTUAL OF OMAHA INS CO	NE	1,470,544	1,099,474	371,070	0	0	0	0	0
66400	MUTUAL SECURITY LIFE INS CO	IN	204,928	191,219	13,709	196	0	18	0	215
66419	MUTUAL SERVICE LIFE INS CO	MN	223,185	211,374	11,811	12	0	0	0	12
66427	MUTUAL TRUST LIFE INS CO	IL	388,397	353,821	34,576	194	0	0	0	194
66508	NATIONAL BEN FRANKLIN LIFE INS CORP	WI	186,830	156,356	30,474	1,203	0	23	0	1,227
61409	NATIONAL BENEFIT LIFE INS CO	NY	109,235	105,066	4,169	271	2	64	0	337
66559	NATIONAL FIDELITY LIFE INS CO	MO	254,818	231,251	23,567	266	0	1	0	268
66605	NATIONAL HOME LIFE ASSURANCE CO	MO	244,454	209,152	35,302	442	0	110	0	552
66672	NATIONAL LIFE & ACCIDENT INS CO	TN	2,906,963	2,444,517	462,446	1,718	0	7	583	2,308
66680	NATIONAL LIFE INS CO	VT	2,450,000	2,295,222	154,778	3,526	0	0	0	3,526
66710	NATIONAL OLD LINE INS CO	AR	246,347	210,236	36,111	62	0	0	0	62
66745	NATIONAL RESERVE LIFE INS CO	SD	166,656	142,530	24,126	17	0	0	0	17
66826	NATIONAL TRAVELERS LIFE CO	IA	136,811	125,764	11,047	119	0	0	0	119
66869	NATIONWIDE LIFE INS CO	OH	2,165,412	2,034,583	130,829	7,829	126	1,769	0	9,724
66893	NEW ENGLAND MUTUAL LIFE INS CO	MA	6,823,015	6,428,892	394,123	8,989	19	549	0	9,556

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1980 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
65883d	4	0	0	0	4	0	0	1,671	0	1,399	0	3,069
65870	598	0	382	0	979	20	0	55,413	0	86,656	0	142,069
65900	154	0	2	0	156	76	-3	10,636	0	60	0	10,696
65919	10	227	0	0	237	1,388	743	3,450	51,362	0	0	54,812
65935	6,499	0	3,546	0	10,045	7,235	6,286	976,805	229	201,111	0	1,178,145
69728	0	0	0	0	0	0	0	775	0	0	0	775
65951	0	0	0	0	0	0	0	0	0	0	0	0
8642d	0	0	0	0	0	0	0	0	0	0	0	0
65978	33,684	0	62,458	3,729	99,870	16,153	14,230	2,534,618	0	3,207,360	97,181	5,839,159
35561	0	0	0	0	0	0	0	0	0	0	0	0
65986	0	0	0	0	0	0	0	1,427	0	0	0	1,427
66052	0	0	0	0	0	0	0	0	0	12,622	0	12,622
79987	0	0	0	0	0	0	0	0	0	0	0	0
66036	166	0	0	0	166	45	69	20,953	0	13,577	0	34,530
66044	357	0	0	0	357	11	4	103,352	0	4,667	0	108,019
66095	1	0	0	0	1	0	0	107	0	0	0	107
66100	66	0	0	0	66	0	0	4,788	0	0	0	4,788
66133	20	0	0	0	20	50	25	7,426	0	192	0	7,618
66168	608	241	2,044	0	2,893	146	76	59,852	63,686	461,326	0	584,864
66249	18	0	0	0	18	0	0	3,013	0	0	0	3,013
66265	796	0	78	0	874	1,067	702	52,472	0	11,223	0	63,694
66273	329	600	271	0	1,200	1,298	670	103,357	64,899	112,962	0	281,218
66362	3,726	0	644	0	4,370	1,924	1,133	276,123	0	272,305	0	548,428
66370	6,037	0	943	0	6,979	2,157	1,547	683,280	0	225,115	0	908,395
66389	4	0	0	51	55	51	2	1,075	0	0	3,821	4,896
71412	0	0	0	0	0	19,052	16,435	0	0	0	0	0
66400	52	0	0	0	52	412	335	14,260	0	11,637	0	25,897
66419	2	0	0	0	2	0	0	0	0	0	0	0
66427	93	0	0	0	93	4	0	11,205	0	0	0	11,205
66508	102	0	309	0	411	253	110	93,475	0	7,251	0	100,727
61409	75	0	10	0	85	115	64	72,820	390	25,832	0	99,043
66559	176	0	0	0	176	27	0	11,131	0	275	0	11,406
66605	157	0	5	0	162	1,229	788	48,677	0	3,888	0	52,565
66672	581	0	53	354	988	239	103	89,521	0	19,264	20,665	129,450
66680	2,378	0	0	0	2,378	146	87	174,382	0	0	0	174,382
66710	77	0	0	0	77	2	0	5,009	0	0	0	5,009
66745	10	0	0	0	10	0	0	1,253	0	0	0	1,253
66826	35	0	0	0	35	2	0	7,861	0	3,004	0	10,865
66869	7,290	127	457	0	7,874	3,811	2,940	607,057	10,464	40,826	0	658,347
66893	4,764	0	330	0	5,094	2,551	1,693	427,024	2,705	75,299	0	505,029

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11 CONTINUED

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID-------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
66907	NEW JERSEY LIFE INS CO	NJ	38,480	34,921	3,559	236	0	4	0	240
66915	NEW YORK LIFE INS CO	NY	19,725,328	18,621,024	1,104,303	30,270	0	3,399	0	33,669
96231	NN INVESTORS LIFE INS CO	IA	82,590	66,316	16,274	10	0	28	0	39
68152	NN PROVIDENCE LIFE INS CO	RI	16,650	13,512	3,138	0	0	0	0	0
66974	NORTH AMERICAN CO FOR LIFE & H INS	IL	397,257	322,971	74,286	732	58	31	0	821
66982	NORTH AMERICAN EQUITABLE LIFE ASR CO	OH	16,990	15,458	1,532	1,101	0	0	92	1,193
66990	NORTH AMERICAN LIFE & CASUALTY CO	MN	369,042	324,008	45,034	665	0	364	0	1,029
67032	NORTH CAROLINA MUTUAL LIFE INS CO	NC	190,933	173,157	17,776	663	0	9	901	1,574
67040	NORTH CENTRAL LIFE INS CO	MN	74,090	64,431	9,659	1	0	0	0	1
97734	NORTHERN LIFE INS CO	WA	291,183	252,019	39,164	64	0	0	0	64
67083	NORTHERN NATIONAL LIFE INS CO	ND	36,356	31,749	4,607	163	0	0	0	163
67091	NORTHWESTERN MUTUAL LIFE INS CO	WI	11,350,786	10,705,784	645,002	14,334	0	0	0	14,334
67105	NORTHWESTERN NTL LIFE INS CO	MN	1,657,401	1,517,874	139,527	557	0	2,736	0	3,293
67121	OCCIDENTAL LIFE INS CO OF CA	CA	2,674,866	2,504,010	170,856	4,573	83	586	0	5,242
67148	OCCIDENTAL LIFE INS CO OF NC	NC	152,524	138,125	14,399	1,085	0	0	0	1,085
67164	OHIO LIFE INS CO	OH	43,492	29,759	13,733	285	0	0	0	285
89206	OHIO NATIONAL LIFE ASSURANCE CORP	OH	7,067	3,337	3,730	21	0	0	0	21
67172	OHIO NATIONAL LIFE INS CO	OH	752,101	703,765	48,336	273	0	56	0	329
67180	OHIO STATE LIFE INS CO	OH	331,656	248,412	83,244	462	0	15	0	477
67245	OLD LINE LIFE INS CO OF AMERICA	WI	247,430	202,270	45,160	1,118	0	0	0	1,118
67261	OLD REPUBLIC LIFE INS CO	IL	191,007	162,980	28,027	255	1,003	-848	0	410
72052	OMAHA FINANCIAL LIFE INS CO	MN	17,190	6,043	11,147	0	0	0	0	0
67423	PACIFIC FIDELITY LIFE INS CO	CA	70,945	58,623	12,322	95	0	0	0	95
67466	PACIFIC MUTUAL LIFE INS CO	CA	2,903,753	2,768,295	135,458	866	0	1,029	0	1,895
67539	PAN AMERICAN LIFE INS CO	LA	634,240	571,253	62,987	674	0	211	0	886
71692	PATRIOT GENERAL LIFE INS CO	MA	17,038	10,784	6,254	3	0	0	0	3
67598	PAUL REVERE LIFE INS CO	MA	814,948	722,664	92,284	499	0	95	0	594
81051	PAUL REVERE PROTECTIVE LIFE INS CO	DE	23,411	17,311	6,100	2	0	0	0	2
67601	PAUL REVERE VARIABLE ANNUITY INS CO	MA	165,047	160,930	4,117	22	0	1	0	24
67636	PENINSULAR LIFE INS CO	FL	145,478	133,455	12,023	6	0	0	0	6
67644	PENN MUTUAL LIFE INS CO	PA	3,866,281	3,680,648	185,633	5,072	0	116	0	5,188
67660	PENNSYLVANIA LIFE INS CO	PA	306,313	266,708	39,605	422	0	0	0	422
67679	PENNSYLVANIA NATIONAL LIFE INS CO	PA	26,624	23,860	2,764	438	0	6	0	444
67717	PEOPLES LIFE INS CO	TX	2,172	2,022	150	0	0	0	0	0
67741	PERSONAL LIFE INS CO	MO	35,497	28,031	7,466	0	0	0	0	0
67784	PHILADELPHIA LIFE INS CO	PA	822,086	765,845	56,241	2,379	1	73	0	2,453
67792	PHILADELPHIA UNITED LIFE INS CO	PA	26,686	18,365	8,321	43	0	0	787	830
80926	PHOENIX LIFE INS CO	DE	18,447	13,875	4,572	0	0	0	0	0
67814	PHOENIX MUTUAL LIFE INS CO	CT	3,038,195	2,856,193	182,002	3,929	0	793	0	4,722
72125	PHYSICIANS LIFE INS CO	NE	18,153	12,316	5,837	26	0	0	0	26

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 **TABLE NO. 11 CONTINUED**

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1980 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
66907	46	0	0	0	46	0	0	8,093	0	500	0	8,593
66915	16,774	0	1,625	0	18,398	6,196	4,998	1,691,393	0	659,677	0	2,351,069
66231	5	0	2	0	7	48	38	563	0	873	0	1,436
68152	0	0	0	0	0	0	0	52	0	0	0	52
66974	648	25	72	0	744	315	194	110,499	4,954	22,511	0	137,965
66982	586	0	0	126	713	116	53	52,668	0	864	4,125	57,656
66990	175	0	188	0	363	993	301	13,528	0	86,475	0	100,004
67032	233	0	0	440	672	202	69	27,210	0	2,413	22,850	52,472
67040	1	0	0	0	1	0	3	88	0	1,854	0	1,943
87734	11	0	0	0	11	0	0	3,116	0	7,503	0	10,619
67083	50	0	0	0	50	0	0	26,628	0	0	0	26,628
67091	8,605	0	0	0	8,605	768	-217	805,622	0	0	0	805,622
67105	307	0	2,552	0	2,859	1,513	1,877	30,671	0	835,293	0	865,964
67121	3,171	35	548	0	3,754	2,241	1,722	498	5	135	0	638
6714d	84	0	0	0	84	4	0	44,496	0	0	0	44,496
67164	100	0	2	0	102	0	0	21,669	0	0	0	21,669
89206	0	0	0	0	0	0	0	0	0	0	0	0
67172	124	0	69	0	193	13	1	5,261	0	21,605	0	26,866
67180	259	0	0	0	259	168	183	35,001	0	5,829	0	40,830
67245	1,877	0	0	0	1,877	0	0	228,279	0	13,590	0	241,869
67261	12	638	3	0	653	419	277	45,709	76,868	0	0	122,577
72052	0	0	0	0	0	524	336	0	0	0	0	0
67423	53	0	0	0	53	0	0	10,443	0	9	0	10,452
67466	602	0	829	0	1,431	6,266	5,049	58,063	0	116,230	0	174,293
67539	286	0	109	0	395	778	674	45,866	0	41,853	0	87,719
71692	0	0	0	0	0	0	0	579	0	0	0	579
67598	216	0	63	0	279	1,675	690	37,012	0	15,277	0	52,289
81051	0	0	0	0	0	0	0	50	0	0	0	50
67601	306	0	154	0	460	0	0	573	0	0	0	573
67636	4	0	0	0	4	0	0	450	0	0	0	450
67644	2,278	0	166	0	2,444	866	572	297,435	0	38,958	0	336,393
67660	75	0	0	0	75	1,919	493	17,271	0	0	0	17,271
67679	135	0	1	0	136	9	14	16,365	0	478	0	16,843
67717	0	0	0	0	0	0	0	0	0	0	0	0
67741	0	0	0	0	0	0	0	0	0	2,887	0	2,887
67784	1,356	0	17	0	1,373	123	86	141,323	0	23,964	0	165,287
67792	10	0	0	114	124	6	1	1,827	0	0	17,584	19,411
80926	0	0	0	0	0	0	0	0	0	0	0	0
67814	1,902	0	495	0	2,398	1,879	1,065	195,634	0	105,076	0	300,710
72125	3	0	0	0	3	0	0	1,328	0	0	0	1,328

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000

TABLE NO. 11 CONTINUED

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID-------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
80578	PHYSICIANS MUTUAL INS CO	NE	125,339	79,885	45,454	0	0	0	0	0
67865	PILOT LIFE INS CO	NC	996,757	867,890	128,867	1,444	143	147	4	1,738
68004	PREFERRED RISK LIFE INS CO	CO	56,509	40,230	16,279	19	0	0	0	19
68012	PRESBYTERIAN MINISTERS FUND	PA	232,870	213,203	19,667	341	0	0	0	341
68101	PROGRESSIVE LIFE INS CO	NJ	39,387	37,596	1,791	147	0	0	571	718
75914	PROPRIETORS LIFE ASSURANCE CO	OH	4,428	1,645	2,783	0	0	0	0	0
68128	PROTECTED HOME MUTUAL LIFE INS CO	PA	42,536	40,606	1,930	173	0	0	0	173
68136	PROTECTIVE LIFE INS CO	AL	406,986	364,714	42,272	352	0	1	0	353
68160	PROVIDENT ALLIANCE LIFE INS CO	CA	210,256	130,725	79,531	51	129	0	0	180
68187	PROVIDENT INDEMNITY LIFE INS CO	PA	17,295	15,534	1,761	84	0	2	149	236
68195	PROVIDENT LIFE & ACCIDENT INS CO	TN	1,879,818	1,654,367	225,451	1,913	0	560	0	2,473
68225	PROVIDENT MUTUAL LIFE I C OF PHILADE	PA	1,914,725	1,801,415	113,310	4,663	0	199	0	4,862
70866	PROVIDENT NATIONAL ASSURANCE CO	TN	155,986	129,709	26,277	0	0	16	0	16
79227	PRUCO LIFE INS CO	AZ	5,906	146	5,760	0	0	0	0	0
68241	PRUDENTIAL LIFE INS CO OF AMERICA	NJ	59,778,464	56,979,920	2,798,537	49,828	1,247	22,762	197	74,034
68276	PURITAN LIFE INS CO	RI	158,325	117,789	40,536	391	0	8	0	399
68284	PYRAMID LIFE INS CO	KS	51,243	33,362	17,881	2	0	0	0	2
68357	RELIABLE LIFE INS CO	MO	199,023	167,282	31,741	3	0	0	1	3
68381	RELIANCE STANDARD LIFE INS CO	IL	228,307	193,911	34,396	594	0	124	0	718
68438	REPUBLIC NATIONAL LIFE INS CO	TX	649,300	582,871	66,429	992	0	57	0	1,050
68446	REPUBLIC VANGUARD LIFE INS CO	TX	29,764	13,859	15,905	58	0	3	0	60
68454	RESERVE LIFE INS CO	TX	283,671	179,412	104,259	472	0	0	0	473
80586	ROYAL LIFE INS CO OF AMERICA	CT	29,183	10,008	19,175	9	0	0	0	9
68608	SAFECO LIFE INS CO	WA	397,781	365,449	32,332	452	0	254	0	706
80942	SAINT PAUL LIFE INS CO	MN	68,390	57,391	10,999	2	0	0	0	2
71714	SECURITY ASSURANCE CO	AZ	13,054	7,566	5,488	0	0	0	0	0
68675	SECURITY BENEFIT LIFE INS CO	KS	587,407	538,724	48,683	527	0	64	0	591
68683	SECURITY CONNECTICUT LIFE INS CO	CT	175,517	145,676	29,841	3,439	0	42	0	3,481
68713	SECURITY LIFE & ACCIDENT CO	CO	222,386	195,306	27,080	78	0	491	0	569
68772	SECURITY MUTUAL LIFE INS CO OF NY	NY	286,664	270,100	16,564	697	0	0	0	697
68667	SECURITY OF AMERICA LIFE INS CO	PA	56,545	46,975	9,570	22	976	1	0	998
68810	SENTRY LIFE INS CO	WI	523,323	490,095	33,228	91	0	135	0	226
68845	SHENANDOAH LIFE INS CO	VA	233,032	218,133	14,899	541	0	327	0	868
68950	SOUTHLAND LIFE INS CO	TX	880,592	808,005	72,587	521	0	0	134	656
70149	SOUTHWESTERN GENERAL LIFE INS CO	TX	91,132	72,221	18,911	40	0	0	17	58
68977	SOUTHWESTERN LIFE INS CO	TX	1,862,907	1,724,941	137,966	1,588	0	125	0	1,713
80438	SOVEREIGN LIFE INS CO OF CALIFORNIA	CA	21,952	16,499	5,453	5	0	0	0	5
68993	SPRINGFIELD LIFE INS CO INC	VT	93,293	81,374	11,919	726	0	18	0	744
69051	STANDARD LIFE INS CO OF INDIANA	IN	120,109	108,390	11,719	177	0	0	0	177
69000	STANDARD OF AMERICA LIFE INS CO	IL	59,779	51,290	8,489	1	0	0	0	1

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11 CONTINUED

FOREIGN

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1980 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
80578	0	0	0	0	0	1,473	739	0	0	0	0	0
67865	607	181	220	10	1,017	1,115	1,978	64,637	52,008	62,873	0	179,518
6d004	3	0	0	0	3	0	0	1,032	0	0	0	1,032
68012	102	0	0	0	102	0	0	22,443	0	0	0	22,443
68101	27	0	0	119	146	21	8	5	0	0	19	25
75914	0	0	0	0	0	4	3	0	0	27	0	27
68128	219	0	0	0	219	7	3	7,037	0	0	0	7,037
68136	271	0	0	0	271	15	245	25,174	0	79	0	25,252
6d160	0	6	0	0	6	122	31	1,964	3,780	14,767	0	20,511
68187	18	0	0	30	48	40	23	8	0	0	4	9
6d195	882	0	472	0	1,354	3,967	2,672	123,003	0	177,438	0	300,441
68225	2,175	0	111	0	2,286	506	284	243,173	0	12,436	0	255,609
70866	1	0	5	0	5	0	0	0	0	0	0	0
79227	0	0	0	0	0	0	0	0	0	0	0	0
68241	23,416	618	22,027	2,910	48,972	51,909	53,070	3,218,142	68,926	4,159,976	57,195	7,504,239
68276	52	0	0	0	52	5	4	50,127	27	2,467	0	52,621
63284	4	0	0	0	4	1	0	130	0	0	0	130
6d357	0	0	0	1	1	0	0	354	0	0	31	385
68381	242	0	6	0	248	919	490	57	0	17	0	74
6d43d	499	0	14	0	512	84	415	63,476	0	11,527	0	75,003
68446	23	0	0	0	23	1	0	14,338	0	515	0	14,852
6d454	150	0	0	0	150	928	526	23,238	0	1,989	0	25,228
80586	0	0	0	0	0	0	0	1,466	0	0	0	1,466
6d60d	275	0	134	0	409	340	261	30,406	0	55,201	0	85,607
80942	0	0	0	0	0	0	0	25	0	0	0	25
71714	0	0	0	0	0	0	0	0	0	0	0	0
68675	294	0	119	0	413	125	105	52,490	0	20,823	0	73,313
68683	1,298	0	26	0	1,324	22	18	317,712	0	6,194	0	323,906
68713	6	0	21	0	27	0	0	4	0	15	0	19
6d772	216	0	0	0	216	28	36	30,756	0	8,621	0	39,377
68667	0	302	0	0	302	213	175	3	71	0	0	74
68810	9	0	152	0	161	604	522	4,039	0	43,517	0	47,556
68845	524	0	441	0	964	29	38	26,817	0	17,203	0	44,020
68950	294	0	0	114	408	30	7	31,754	0	0	7,350	39,104
70149	12	0	0	24	36	1	4	1,938	0	0	1,151	3,090
68977	954	0	62	0	1,016	12	189	113	0	5	0	119
80438	0	0	0	0	0	0	0	1,103	0	0	0	1,103
6d993	11	0	0	0	11	241	232	554	0	1,922	0	2,477
69051	182	0	0	0	182	0	0	8,422	0	0	0	8,422
69000	1	0	0	0	1	0	0	77	0	13,710	0	13,788

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11 CONTINUED

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID-------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
69108	STATE FARM LIFE INS CO	IL	3,329,539	2,844,849	484,690	12,424	-6	276	0	12,695
69116	STATE LIFE INS CO	IN	144,870	131,470	13,400	94	0	0	0	94
69140	STATE MUTUAL LIFE ASSURANCE CO OF AM	MA	2,370,850	2,267,638	103,212	2,710	0	1,354	0	4,064
69221	STUYVESANT LIFE INS CO	PA	107,528	86,968	20,560	100	1,211	0	0	1,311
79065	SUN LIFE ASR CO OF CANADA (US)	DE	85,260	76,799	8,461	29	0	49	0	79
69302	SUPREME LIFE INS CO OF AMERICA	IL	50,481	49,511	970	26	0	1	187	213
69310	SURETY LIFE INS CO	UT	74,679	69,244	5,435	35	0	0	0	35
69345	TEACHERS INS & ANNUITY ASN OF AM	NY	9,748,371	9,343,707	404,664	25,006	0	218	0	25,225
69353	TEACHERS PROTV MUTUAL LIFE INS CO	PA	10,522	9,288	1,234	40	0	0	0	40
69477	TIME INS CO	WI	196,092	151,386	44,706	18	0	0	0	18
69566	TRANS WORLD ASSURANCE CO	CA	38,169	32,994	5,175	30	0	0	0	30
69507	TRANSAMERICA LIFE INS & ANNUITY CO	CA	1,054,288	1,033,135	21,153	390	0	0	0	390
69531	TRANSPORT LIFE INS CO	TX	130,166	117,956	12,210	291	0	34	0	325
87726	TRAVELERS INS CO	CT	13,351,227	12,747,558	603,669	3,898	7	12,051	0	15,956
79413	TRAVELERS INS CO OF ILLINOIS	IL	26,676	17,679	8,997	0	0	0	0	0
80837	UNION CENTRAL LIFE INS CO	OH	1,228,539	1,145,116	83,423	1,012	0	83	0	1,095
69736	UNION FIDELITY LIFE INS CO	PA	82,276	71,880	10,396	145	0	1	0	146
69760	UNION MUTUAL LIFE INS CO	ME	1,905,863	1,790,908	114,955	307	0	267	0	574
69809	UNION SECURITY LIFE INS CO	GA	46,372	30,084	16,288	1	268	0	0	269
62235	UNIONMUTUAL STOCK LIFE INS CO OF AM	ME	284,503	263,155	21,348	65	0	402	0	467
69825	UNITED AMERICAN INS CO	TX	134,064	92,102	41,962	265	0	0	0	265
69868	UNITED BENEFIT LIFE INS CO	NE	1,751,886	1,607,088	144,798	2,799	0	887	0	3,686
69876	UNITED COMPANIES LIFE INS CO	LA	113,940	103,503	10,437	16	0	0	0	16
77909	UNITED EQUITABLE LIFE INS CO	IL	19,513	12,976	6,537	4	0	0	0	4
69884	UNITED FAMILY LIFE INS CO	GA	162,205	147,015	15,190	10	0	0	0	10
87645	UNITED FIDELITY LIFE INS CO	[illegible]	181,433	160,142	21,291	19	0	2	0	20
69922	UNITED HOME LIFE INS CO	IN	0	0	0	0	0	0	0	0
69930	UNITED INS CO OF AMERICA	IL	1,080,885	814,980	265,905	2,542	0	34	9,782	12,357
69949	UNITED INVESTORS LIFE INS CO	MO	87,666	52,810	34,856	209	0	0	0	209
82694	UNITED LIBERTY LIFE INS CO	OH	41,882	31,551	10,331	11	0	0	0	11
69965	UNITED LIFE & ACCIDENT INS CO	NH	233,054	215,784	17,270	1,201	0	91	0	1,293
70025	UNITED PACIFIC LIFE INS CO	WA	58,125	45,605	12,520	3	0	6	0	9
70033	UNITED PRESIDENTIAL LIFE INS CO	IN	52,269	48,342	3,927	252	0	29	0	281
70068	UNITED REPUBLIC LIFE INS CO	PA	79,446	73,360	6,086	171	0	0	0	171
61247	UNITED SERVICES GENERAL LIFE INS CO	OK	6,543	3,698	2,845	123	0	0	0	123
70084	UNITED SERVICES LIFE INS CO	DC	377,081	319,502	57,579	955	0	0	0	955
70092	UNITED STANDARD ASSURANCE CO	IN	19,279	16,379	2,900	2	0	0	0	2
70106	UNITED STATES LIFE INS CO IN NY	NY	514,573	461,012	53,561	771	1	1,400	0	2,172
70114	UNITY MUTUAL LIFE INS CO	NY	87,897	83,852	4,045	77	0	0	0	77
70173	UNIVERSAL UNDERWRITERS LIFE INS CO	MO	16,921	6,341	10,580	0	0	3	0	3

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11 CONTINUED

FOREIGN STOCK

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1980 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
69108	3,425	29	351	0	3,805	0	0	1,109,263	7,444	60,764	0	1,177,471
69116	60	0	0	0	60	3	2	4,978	0	0	0	4,978
69140	1,230	0	1,257	0	2,487	3,060	3,074	128,157	0	249,833	0	377,989
69221	1	325	0	0	326	370	211	13,257	49,562	0	0	62,819
79065	4	0	2	0	6	0	0	0	0	0	0	0
69302	15	0	0	86	102	30	8	779	0	0	4,206	4,985
69310	6	0	0	0	6	1	3	2,637	0	7,407	0	10,044
69345	3,798	0	232	0	4,030	2,267	1,688	188,241	0	80,823	0	269,064
69353	11	0	0	0	11	15	14	2,166	0	0	0	2,166
69477	5	0	0	0	5	30	58	2	0	13	0	15
69566	3	0	0	0	3	0	0	2,868	0	0	0	2,868
69507	90	0	154	0	244	0	0	38,864	0	0	0	38,864
69531	377	0	0	0	377	76	80	8,791	0	2,617	0	11,408
a7726	3,934	6	8,494	0	12,434	26,933	21,917	211	3	1,945	0	2,158
79413	0	0	0	0	0	13	12	0	0	0	0	0
80837	638	0	40	0	678	58	451	48,608	0	32,831	0	81,438
69736	46	0	0	0	46	715	424	6,833	0	23	0	6,856
69760	232	0	191	0	423	1,190	735	11,676	0	39,754	0	51,430
69809	0	46	0	0	46	71	11	53	18,837	0	0	18,890
62235	72	0	486	0	558	2,284	1,131	3,683	0	152,311	0	155,994
69825	96	0	0	0	96	252	79	4,138	0	0	0	4,138
69864	1,155	0	839	0	1,994	1,209	1,448	148,941	0	132,261	0	281,202
69876	3	0	0	0	3	0	0	1,661	0	5,560	0	7,221
77909	0	0	0	0	0	14	6	4	0	0	0	4
69884	19	0	0	0	19	0	2	663	0	0	0	663
87645	41	0	0	0	41	1	1	1,294	0	0	0	1,294
69922	0	0	0	0	0	1	1	38	0	0	0	38
69930	1,073	0	101	3,185	4,359	2,803	1,023	114,250	0	16,863	219,669	350,782
69949	10	0	0	0	10	0	0	42,896	0	0	0	42,896
82694	3	0	0	0	3	0	0	509	0	0	0	509
69965	409	0	42	0	451	256	86	79,744	0	13,694	0	93,438
70025	0	0	0	0	0	34	0	418	0	13,029	0	13,447
70033	92	0	0	0	92	0	0	20,572	0	1,467	0	22,039
70068	10	0	0	0	10	0	0	7,811	0	0	0	7,811
61247	3	0	0	0	3	0	0	11,190	0	0	0	11,190
70084	834	0	0	0	834	0	0	70,311	0	6,638	0	76,949
70092	2	0	0	0	2	0	0	0	0	0	0	0
70106	399	0	1,257	0	1,656	689	858	60,294	272	201,473	0	262,039
70114	15	0	0	3	18	4	1	3,308	0	0	30	3,338
70173	100	0	0	0	100	0	0	105	0	509	0	614

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000

TABLE NO. 11 CONTINUED

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
70203	UNIVERSITY LIFE INS CO OF AMERICA	IN	41,639	32,391	9,248	433	0	1	0	434
69663	USAA LIFE INS CO	TX	197,116	169,293	27,823	1,804	0	0	0	1,804
66373	USLIFE CREDIT LIFE INS CO	IL	58,672	42,801	15,871	0	367	0	0	367
70211	VALLEY FORGE LIFE INS CO	PA	61,813	49,274	12,539	226	0	46	0	272
70238	VARIABLE ANNUITY LIFE INS CO	TX	1,667,570	1,621,420	46,150	369	0	0	0	369
81027	VETERANS LIFE INS CO	IL	7,664	2,426	5,238	1	0	0	0	1
70254	VOLUNTEER STATE LIFE INS CO	TN	247,342	220,857	26,485	67	1,437	0	0	1,504
70319	WASHINGTON NATIONAL INS CO	IL	1,045,237	926,463	118,774	983	108	385	995	2,470
70750	WASHINGTON SQUARE LIFE INS CO	PA	11,072	8,323	2,749	174	0	60	0	234
70408	WESTERN LIFE INS CO	MN	370,125	333,709	36,416	285	0	89	0	374
70432	WESTERN NATIONAL LIFE INS CO	TX	279,888	268,509	11,379	882	0	0	0	882
91413	WESTERN RESERVE LIFE ASR CO OF OHIO	OH	89,467	82,614	6,853	2,371	0	0	0	2,371
70483	WESTERN-SOUTHERN LIFE INS CO	OH	3,062,024	2,779,858	282,166	1,152	0	0	900	2,052
62030	WESTFIELD LIFE INS CO	OH	35,333	23,902	11,431	287	0	26	0	313
70572	WISCONSIN LIFE INS CO	WI	122,357	102,938	19,419	7	0	0	0	7
70580	WISCONSIN NATIONAL LIFE INS CO	WI	119,756	97,596	22,160	18	0	0	0	18
70629	WORLD INS CO	NE	97,892	89,422	8,470	38	0	2	0	40
69633	WORLD SERVICE LIFE INS CO	CO	283,077	275,548	7,529	128	442	0	0	569
70661	ZURICH AMERICAN LIFE INS CO	IL	22,210	16,543	5,667	60	0	21	0	81
70688	ZURICH LIFE INS CO	NY	9,483	5,714	3,769	1	0	0	0	1
	380 COMPANIES TOTAL *		440,328,921	411,894,026	28,434,868	538,254	25,068	196,232	24,004	783,568

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 11 CONTINUED

FOREIGN STOCK

CODE	DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1980				
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
70203	160	0	0	0	160	2	1	71	0	0	0	71
69663	176	0	0	0	176	0	0	213,678	0	0	0	213,678
68373	0	194	0	0	194	524	278	0	34,559	15,063	0	49,621
70211	104	0	130	0	234	3	2	15,938	24	16,124	0	32,086
70238	11,491	0	203	0	11,695	0	0	1,371	0	0	0	1,371
d1027	0	0	0	0	0	0	1	30	0	0	0	30
70254	17	718	4	0	739	139	139	10,189	178,293	0	0	188,482
70319	631	94	276	382	1,383	4,815	3,966	60	28	78	28	195
70750	45	0	4	0	48	312	262	10,997	0	9,874	0	20,870
70403	59	0	44	0	103	254	172	19,546	0	27,538	0	47,084
70432	18	0	0	0	18	0	0	7,459	0	0	0	7,459
91413	602	0	0	0	602	0	0	253,537	0	1,763	0	255,300
70483	514	0	27	413	953	100	94	71,031	0	1,754	24,214	96,999
62030	78	0	0	0	78	0	0	26,462	0	0	0	26,462
70572	0	0	0	0	0	0	0	510	0	0	0	510
70580	5	0	0	0	5	3	1	1,176	0	0	0	1,176
70629	65	0	0	0	65	24	12	1,833	0	11,883	0	13,716
69833	29	58	0	0	87	461	35	8,538	14,799	0	0	23,337
70661	10	0	11	0	21	5	0	12,607	0	2,228	0	14,834
70688	0	0	0	0	0	0	0	30	0	490	0	520
	274,096	11,477	197,921	16,144	499,632	392,326	347,449	27,632,290	1,983,895	21,974,741	680,661	52,271,587

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE END 11 CONTINUED

FOREIGN

CODE	COMPANY NAME	DOM	ASSETS	LIAR-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
	399 COMPANIES TOTAL *		450,[illegible],428	421,606,102	28,983,299	597,269	29,174	203,544	101,772	858,344

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1980 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
	309,685	14,057	202,566	20,496	546,801	410,439	360,099	30,405,693	2,520,655	23,566,599	870,328	57,363,278

S U P P L E M E N T A R Y R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

EDWARD J. BIRRANE, JR.
INSURANCE COMMISSIONER

Showing, with respect to the Fiscal Year ending June 30, 1981, a statement of fees and taxes received by the Insurance Commissioner and paid by him into the State Treasury.

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 12

ALIEN COMPANIES

CODE	COMPANY NAME	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
80659	CANADA LIFE ASSURANCE CO US BR	MI	403,169	393,817	9,352	681	0	15	0	696
80667	CONFEDERATION LIFE INS CO US BR	MI	372,660	366,573	6,087	1,110	0	222	0	1,332
80675	CROWN LIFE INS CO US BR	MI	1,003,161	944,954	58,207	2,030	2	698	0	2,731
80705	GREAT WEST LIFE ASSURANCE CO US BR	MI	2,044,936	2,019,916	25,020	4,479	0	1,827	0	6,305
80616	MANUFACTURERS LIFE INS CO US BR	MI	1,811,786	1,790,270	21,516	5,610	0	251	0	5,861
80756	NORTH AMERICAN LIFE ASSURANCE CO	MI	295,546	273,816	21,730	1,747	0	852	0	2,599
80802	SUN LIFE ASR CO OF CAN US BR	MI	1,549,394	1,464,528	84,866	4,620	0	389	0	5,009
	7 COMPANIES TOTAL		7,480,652	7,253,874	226,778	20,277	2	4,254	0	24,533

1980 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - $000 TABLE NO. 12 CONTINUED

ALIEN COMPANIES

CODE	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1980 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
80659	400	0	31	0	432	73	55	22,607	0	8,414	0	31,021
80667	101	0	134	0	235	2,366	1,623	52,331	0	63,778	0	116,109
80675	1,706	15	378	0	2,099	635	1,372	139,224	258	328,374	0	467,856
80705	2,054	0	653	0	2,707	949	311	71,161	0	197,607	0	268,769
80616	2,521	0	257	0	2,778	24	11	127,360	0	46,234	0	173,594
80756	810	0	242	0	1,051	373	22	159,363	0	126,063	0	285,425
80802	1,953	0	199	0	2,152	624	980	246,391	0	82,418	0	328,809
	9,545	15	1,894	0	11,454	5,044	4,374	818,437	258	852,888	0	1,671,583

Name of Company	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Nationwide Business 1980 Business Written 1980	Nationwide Business 1980 Business In Force Dec. 31, 1980	Maryland Business 1980 Premiums Written	Maryland Business 1980 Losses Incurred
Aid Association for Lutherans, Wisc.	$ 2,260,284,627	$ 2,108,864,411	$ 151,420,215	$1,692,987,500	$13,040,871,224	$14,384,867	$ 112,579,081
American Fraternal Union, Minn.	10,134,973	9,610,163	524,810	5,965,996	46,627,189	-	132,691
American Postal Workers Accident Benefit Association, New Hampshire	820,444	286,565	219,937	6,745,000	111,750,000	40,000	1,190,000
Bnai Zion, New York	6,659,537	5,898,458	761,078	4,876,947	42,102,498	-	6,750
Catholic Knights of St. George, Pa.	14,221,046	13,143,781	1,077,265	5,303,920	49,880,388	920,026	1,810,592
Catholic Order of Foresters, Ill.	158,622,415	130,036,461	28,585,954	47,850,180	557,483,889	-	-
Catholic Workmen, Minn.	10,239,993	7,044,711	2,545,282	916,000	18,881,818	-	75,500
Croatian Fraternal Union of America, Pa.	53,486,775	45,907,645	5,564,194	27,835,498	204,150,546	44,000	350,967
Czechoslovak Society of America, Ill.	38,408,443	32,148,539	6,259,904	5,435,500	111,224,762	37,000	1,352,288
Greater Benefical Union of Pittsburgh, Pa.	31,786,655	27,931,811	3,354,844	139,865,330	295,827,624	430,000	1,093,935
Greek Catholic Union of the U.S.A., Pa.	29,572,702	24,952,247	2,670,455	9,833,000	111,678,276	22,000	517,824
Holy Family Society of the U.S.A., Ill.	6,086,875	3,664,850	2,422,025	648,925	14,869,685	-	-
Hungarian Reformed Federation of America, Wash., D.C.	20,231,392	16,409,265	3,822,126	2,905,500	50,292,591	-	-
Independent Order of Foresters, Canada	1,035,997,196	907,133,064	104,564,132	1,800,245,624	10,320,766,536	10,854,741	41,397,750
Knights of Columbus, Conn.	966,972,768	825,413,856	141,558,912	1,086,968,633	5,701,223,229	30,028,153	164,024,498
Labor Zionist Alliance	5,622,496	5,576,899	45,597	856,550	24,006,182	-	57,326
Lithuanian Alliance of America, Pa.	3,479,582	2,226,199	878,382	219,500	4,595,179	20,000	48,808
Lithuanian Catholic Alliance, Pa.	2,576,663	1,663,235	913,428	26,000	3,084,891	-	35,511
Lutheran Brotherhood, Minn.	1,706,249,659	1,567,542,905	138,606,754	1,316,620,681	10,094,415,616	15,135,131	125,590,852
Modern Woodmen of America, Ill	544,675,749	471,698,499	49,427,395	555,190,789	3,298,028,634	165,000	1,376,377
Mutual Benficial Association of Rail Transportation Employees, Inc., Del.	7,451,048	5,957,539	956,509	3,566,000	24,346,223	40,000	441,647
National Fraternal Society of the Deaf, Ill.	7,911,352	7,012,494	898,858	1,462,053	21,902,363	125,000	634,210
National Slovak Society of the United State of America, Pa.	11,175,516	9,613,430	1,412,086	1,219,500	21,550,667	-	54,574
North American Benefit Association, Mich.	89,134,386	71,654,135	15,280,251	28,152,932	298,782,470	-	612,561
North American Union Life Assurance Society, Ill.	4,370,509	2,919,121	806,388	288,250	7,031,685	93,050	1,699,238
Police and Firemen's Ins. Assn., Indiana	18,168,678	8,793,342	587,588	12,590,750	76,212,269	-	26,763
Polish Beneficial Association, Penn.	6,647,693	4,940,090	1,607,603	287,500	10,555,623	2,000	71,345
Polish National Alliance of the United States of North America, Ill.	167,355,216	153,006,290	14,070,587	19,552,345	404,778,646	165,372	5,024,732
Polish Roman Catholic Union of America, Ill.	55,880,169	50,258,593	5,621,576	5,072,000	109,533,043	40,000	1,016,818
Polish Women's Alliance of America, Ill.	33,558,548	27,534,160	5,637,384	1,605,000	57,679,508	102,000	1,884,546
Royal Arcanum, Supreme Council of The,Mass.	29,546,692	20,710,692	8,836,000	5,740,222	71,299,305	42,378	1,372,462
Royal Neighbors of America, Ill.	276,210,067	216,502,701	53,651,636	27,217,859	599,022,277	46,500	923,323
St. Luke, The Right Worthy Grand Council Independent Order of, Virginia	675,298	515,854	134,443	158,850	1,715,760	6,950	76,950
Sons of Norway, Minnesota	32,150,113	29,362,067	2,788,045	42,013,124	249,196,587	2,482,500	13,404,430
Travelers Protective Assn. of America, Missouri	13,022,770	2,551,339	10,071,430	-	-	-	-

Name of Company	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Nationwide Business 1980 Business Written 1980	Nationwide Business 1980 Business In Force Dec. 31, 1980	Maryland Business 1980 Premiums Written	Maryland Business 1980 Losses Incurred
Ukrainia National Assn., Inc. N.J.	$ 44,864,920	$ 33,227,020	$ 11,637,900	$ 4,180,000	$ 93,925,858	$ 24,500	$ 1,363,533
United Commercial Travelers of America Order of, Ohio	16,211,563	7,195,431	7,786,003	-	-	-	-
Woodmen of the World Life Ins. Society, Nebraska	766,354,531	689,985,864	76,368,667	1,366,221,658	6,002,144,750	4,033,435	35,434,659
Workmen's Benefit Fund Of the U.S.A., New York	21,525,126	20,017,745	1,507,381	5,111,245	92,930,783	-	351,701
Workmen's Circle, New York	13,331,254	10,693,077	2,638,176	14,071,340	95,795,200	-	331,747
Totals Table No. 13	$ 8,521,675,439	$ 7,579,064,548	$ 867,521,200	$ 8,249,807,701	$ 52,340,163,724	$ 79,284,603	$516,367,789

ANALYSIS OF DIVISION RECEIPTS

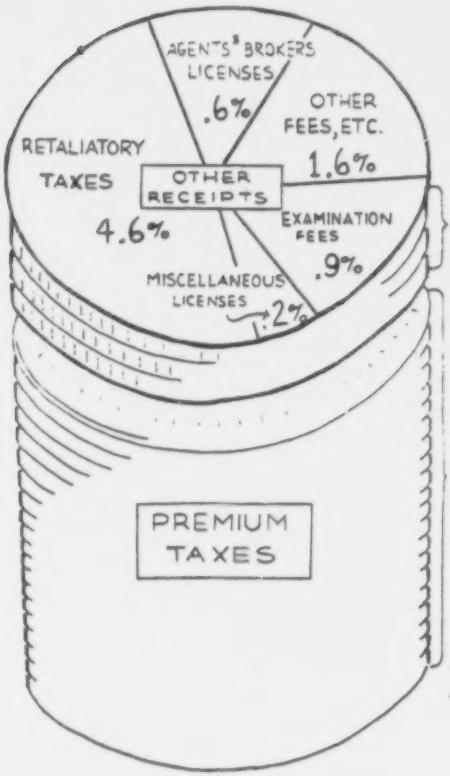
STATE INSURANCE DIVISION

Shown below is a comparative analysis of Total Divisional Receipts for Fiscal Years 1980 and 1981

	Fiscal Year 1980	Fiscal Year 1981	Increase	Decrease
Agents' Licenses	$ 385,859.00	$ 249,226.00	$	$136,633.00
Brokers' Licenses	107,699.15	121,443.00	13,743.85	
Company Licenses	51,170.00	63,936.00	12,766.00	
Rating Bureau Licenses	50.00	50.00		
Public Adjusters' Licenses	450.00	575.00	125.00	
Insurance Advisors' Licenses	11,700.00	12,600.00	900.00	
Vending Machine Licenses	125.00	125.00		
Surplus Line Brokers' Licenses	16,900.00	17,775.00	875.00	
Motor Club Licenses	3,492.00	4,215.00	723.00	
Filing Fees	54,211.00	63,290.00	9,079.00	
Certification Fees	21,296.00	22,499.20	1,203.20	
Agents Examination Fees	71,480.00	68,241.00		3,239.00
Company Examination Fees	601,527.84	536,835.86		64,691.98
Valuation Fees		700,941.00*	700,941.00	
Miscellaneous Fees	17,311.77	22,450.20	5,138.43	
Retaliatory Fees and Taxes	2,170,789.48	2,028,403.57		142,385.91
Penalties and Interest	(39,651.33)	37,874.25	77,525.58	
Unauthorized Insurance Tax (Surplus Line)	898,261.50	824,291.34		73,970.16
Premium Taxes	53,106,051.52	56,991,325.41	3,885,273.89	
Premium Taxes - Unauthorized Insurers	9,058.02	14,460.70	5,402.68	
Surplus Line Brokers Examination Fee	11,013.40	6,650.09		4,363.31
Fines and Costs	54,151.43	52,500.00		1,651.43
Licensing Testing Service		29,244.00	29,244.00	
TOTALS	$57,552,945.78	$61,868,951.62	$4,742,940.63	$426,934.79
		57,552,945.78		
NET INCREASE		$ 4,316,005.84		

* Valuation Fees for Fiscal Year 1980 collected in Fiscal Year 1981.

FISCAL YEAR
1981
RECEIPTS



$ 4,863,165	7.9%
57,005,786	92.1%
$ 61,868,951	100%